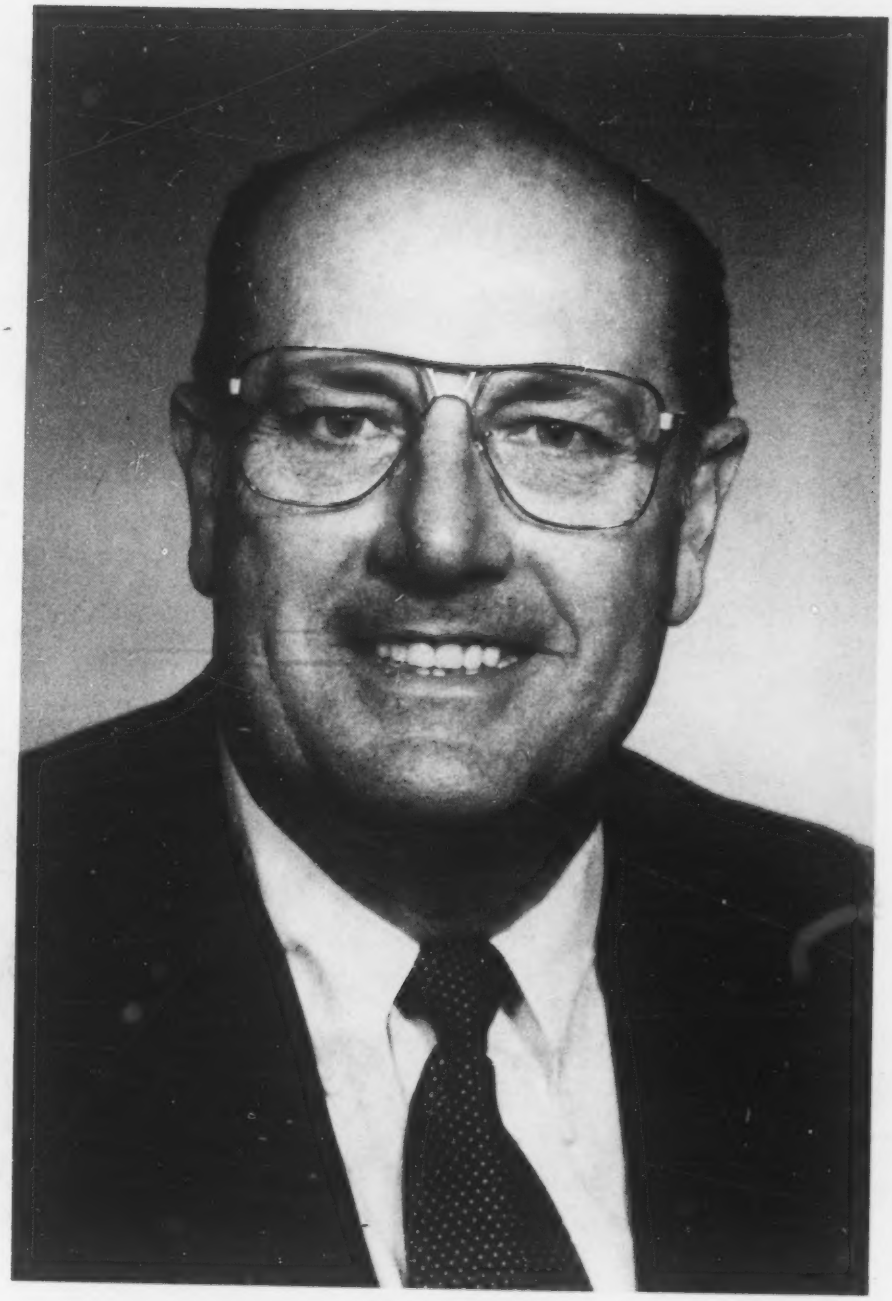
ONE HUNDRED SEVENTEENTH ANNUAL REPORT of the KANSAS INSURANCE DEPARTMENT

FLETCHER BELL
Commissioner of Insurance

FOR YEAR ENDING DECEMBER 31, 1986



FLETCHER BELL

Commissioner of Insurance

THE HONORABLE MIKE HAYDEN

Governor

FLETCHER BELL
COMMISSIONER OF INSURANCE

The Honorable Mike Hayden
Governor of Kansas
Statehouse
Topeka, KS

Dear Governor Hayden:

I am very proud to present to you the One Hundred and Seventeenth Annual Report of the Kansas Insurance Department.

The basic content of this report is established by the provisions of K.S.A. 40-108. The report sets forth the recent activities of the department and the statistical data relating to the financial condition of the companies authorized in Kansas as of December 31, 1986.

Respectfully submitted,

Fletcher Bell
Commissioner of Insurance

STATE OF KANSAS • 420 S.W. 9TH • TOPEKA 66612-1678 • 913-296-3071

KANSAS SUPERINTENDENTS

Name and Residence	*Term of Office*
Webb, William C., Fort Scott	1871 to 1873
Russell, Edward, Leavenworth	1873 to 1874
Clarkson, Harrison, Topeka	1874 to 1875
Welch, Orrin T., Topeka	1875 to 1883
Morris, Richard B., Atchison	1883 to 1887
Wilder, Daniel W., Hiawatha	1887 to 1891
McBride, W. H., Osborne	1891 to 1893
Snider, S. H., Kingman	1893 to 1895
Anthony, George T., Ottawa	1895 to 1896
Riddle, Alexander P., Minneapolis	1896 to 1897
McNall, Webb, Gaylord	1897 to 1899
Church, Willard V., Marion	1899 to 1903
Luling, Charles H., Wichita	1903 to 1907
Barnes, Charles W., Osage City	1907 to 1911
Lewis, Isaac S., St. John	1911 to 1915
Wilson, Carey J., Topeka	1915 to 1919
Travis, Frank L., Iola	1919 to 1923

COMMISSIONER OF INSURANCE

Name and Residence	*Term of Office*
Baker, William R., Topeka	1923 to 1929
Hobbs, Charles F., Baldwin	1929 to 1947
Sullivan, Frank, Lawrence	1947 to 1971
Bell, Fletcher, Lawrence	1971 to ——

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Office of Commissioner of Insurance

STATE INSURANCE DEPARTMENT

Official Address: 420 S.W. 9th, Topeka, Kansas 66612
Telephone: Area Code 913 296-3071
Toll Free Line for Consumers: 1-800-432-2484
Wichita Branch Office Address: Wichita State Office Bldg.
3244 E. Douglas, 67208
Telephone: Area Code 316 651-5350

Fletcher Bell, Commissioner of Insurance
Ron Todd, Assistant Commissioner
Mary Lou Heckathorn, Secretary to the Commissioner
Terry D. Tiede, Director of Research and Planning
Richard D. Brock, Administrative Assistant
D. Dean Larson, Executive Secretary
Ronald K. Nitcher, Auditor and Controller
Pamela F. Sjoholm, Chief Attorney
Derenda J. Mitchell, Special Attorney
Claire K. McCurdy, Attorney
Chris N. Cowger, Attorney
Ted F. Fay, Jr., Attorney
Daniel A. Young, Attorney
Kurtis L. Scott, Financial Surveillance Supervisor
Richard G. Huncker, Accident and Health Supervisor
M. W. Wiglesworth, Agents and Brokers Supervisor
Timothy G. Elliott, Consumer Assistance Supervisor
Raymond E. Rathert, Fire and Casualty Supervisor
Marlyn K. Burch, Life Supervisor
A. D. Grover, Securities Vault Supervisor
Cheryl L. Fink, Communications Supervisor

THE COMMISSIONER

Duties and Responsibilities

The functions of the Commissioner of Insurance and his Department differ significantly from many other state officers since the Commissioner, by virtue of his elected capacity, is directly responsible for service to and protection of the people of this state. K.S.A. 40-103 and K.S.A. 40-104 impose complex duties on the Commissioner of Insurance by granting him sole supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance in Kansas as well as supervision over many of their transactions.

A wide variety of responsibilities emanate from this broad grant of supervisory authority. To outline the areas of responsi-

bility in a general sense, the Commissioner has ultimate supervisory authority in the following fields:

(1) *Company Admissions and Examinations.* The Commissioner determines which companies are authorized to transact business within Kansas and regulates their operation. This regulatory authority not only applies to the company at its inception and/or admission, but throughout its operation by annual scrutiny of each company's financial statement. In addition, the financial records of every company are audited at least once every three years.

(2) *Supervision of Policy Forms.* Facsimiles of all policy forms issued in this state are filed with and examined by this Department prior to issuance to Kansas residents.

(3) *Rate Filings.* The rate or premium charge for a given coverage is required to be filed with the Department. This requirement is designed to protect the insured from an unfairly discriminatory premium. In determining the proper premium rate, the Department examines actuarial data to assure the rate is statistically justified.

(4) *Claim Practices of Insurance Companies.* The Commissioner may inquire into the affairs of insurance companies to ascertain whether a company acts lawfully and is properly considering the public interest in claim settlement practices.

(5) *Supervision of Agents.* The Commissioner maintains control over the licensed agent by having the authority to suspend or revoke his license, should the Commissioner be convinced the agent fails to act in the best interests of the public.

(6) *Unfair Trade Practice Regulation.* According to the provisions of the Kansas Unfair Trade Practices Act (K.S.A. 40-2401 *et seq.*), the Commissioner is given broad authority to penalize companies and agents, who are found guilty of misrepresentation. Monetary penalties, license revocations or suspensions, and cease and desist orders are among those sanctions which may be imposed for violations of this act.

(7) *Deposit of Securities.* Companies are required by statute to deposit securities with the Commissioner to be held in joint accounts with the State Treasurer. Such deposits are designed to assure the financial solvency of each company in order to protect policyholder's investment in the companies.

(8) *Service of Process.* K.S.A. 40-218 and K.S.A. 40-2001 *et seq.* establish the Commissioner of Insurance as process agent for both authorized and unauthorized insurers. As process agent, the Commissioner forwards the summons to the appropriate company which has been named as defendant in a lawsuit.

Committee Memberships

(1) *National Association of Insurance Commissioners (N.A.I.C.).* The Commissioner of Insurance is a member of the N.A.I.C. which is one of the oldest and most prestigious organizations of State officials. The membership of the N.A.I.C. comprises representatives from each state as well as the District of Columbia and various territories and possessions of the United States. The objectives of the N.A.I.C. are to promote uniformity in legislation affecting insurance; to encourage uniformity in departmental rulings under the insurance laws of each state; to

disseminate information of value to state insurance officials in the performance of their duties and to establish means of fully protecting the interests of insurance policyholders throughout the nation.

The benefits Kansans derive from the N.A.I.C. can be cited by the passage of several model laws developed from the research of the N.A.I.C. Specifically, Kansas has adopted the Model N.A.I.C. Unfair Trade Practices Act and the Model Life and Accident and Health Insurance Guaranty Association Act.

Commissioner Bell served as President of the N.A.I.C. (1973-74) and Vice-President (1972-73). Currently he serves in the following capacities:

Executive Committee, Recording Secretary
Education, Research & Training Task Force, Chairman
Zone Coordination (EX2) Subcommittee, Chairman
International Insurance Relations Task Force, Member
Reinsurance and Antifraud Task Force, Member

AGENCY PUBLICATIONS

The following publications are available from the Department upon request. The office provides these publications within a limited supply to Kansas citizens at no cost. For other than Kansas residents the charge for these publications is as follows:

1. Directory of Authorized Companies $4.00
2. Commissioner's Annual Report 3.00

The following publications are available from the Kansas Association of Life Underwriters, Independent Insurance Agents of Kansas or Professional Insurance Agents of Kansas. The charge for these publications are as follows:

1. Life and Health Study Manual $23.00
2. Property and Casualty Study Manual 23.00

The Department has prepared numerous pamphlets which serve to acquaint the reader with facts relative to insurance commonly purchased and what the Kansas Insurance Department can do to assist the citizens of Kansas. The following pamphlets are available, free of charge, upon request from either the Topeka or Wichita offices:

1. Firefighters Relief Association Handbook
2. Kansas Auto Insurance Facts To Help You
3. Kansas Cancer Insurance Facts To Help You
4. Kansas Life Insurance Facts To Help You
5. Kansas Flood Insurance Facts To Help You
6. Kansas Health Insurance Facts To Help Senior Citizens
7. Kansas Health Insurance Facts To Help You

8. Kansas Homeowners Insurance Facts To Help You
9. Kansas Nursing Home Insurance Facts To Help You
10. Kansas Medicare Supplement Insurance Shopper's Guide
11. What Happens When My Group Health Insurance Ends?

Volume 3A, of the Kansas Statutes Annotated, which contains the insurance laws and the Kansas Administrative Regulations, which contains the insurance regulations, may be purchased from the Secretary of State, Statehouse, Topeka, Kansas 66612. The insurance code and regulations may also be purchased from the National Insurance Law Service, 6750 Eton Avenue, Canoga Park, California 91303.

KANSAS INSURANCE DEPARTMENT
Topeka, Kansas
FISCAL YEAR 1986 DEPOSITS
July 1, 1985 to June 30, 1986

TO STATE GENERAL FUND:

FEES:			
Annual Statement Fees	$ 133,360.00		
Certificate of Authority	19,320.00		
Charter Fees	39,060.00		
Retaliatory Fees	8,941.38		
Registration Fees	500.00		
Permit to Sell Stock	350.00		
Filing Fees for Non-Admitted Cos.	19,400.00		
Certified Copies	24,391.50		
Court Fees	2,400.00		
Agents' Examination Fees	128,940.00		
Agents' License Fees	1,392,944.50		
Other Publications	293.25		
Miscellaneous	87.50		
Total Fees		$ 1,769,988.13	
TAXES:			
Privilege Tax	$ 320,755.13		
Premium Tax—Foreign	47,636,805.52		
Fire Marshal Tax	1,948,420.56		
Premium Tax—Domestic	6,023,837.04		
Retaliatory Tax	5,070,561.27		
Fines and Penalties	131,701.26		
Total Taxes		$61,132,080.78	
REIMBURSEMENTS:			
Recovery of Expenditures	$ 15,627.10		
Xerox Copies	1,453.29		
Total Reimbursements		$ 17,080.39	
TOTAL FEES AND TAXES TO STATE GENERAL FUND			$ 62,919,149.30

TO SPECIAL FUNDS:

INSURANCE COMPANIES EXAMINATION FUND:			
Salary Reimbursements	$ 251,692.07		
Expense Reimbursements	114,577.55		
Annual Leave Assessments	11,925.65		
Recovery of Expenditures	68.37		
Total Ins. Co. Examination Fund		$ 378,263.64	

INSURANCE COMPANIES ANNUAL STATEMENT EXAM:			
Insurance Premium Tax—Foreign: Total		$ 22,936.67	
INSURANCE COMPANIES EXAM. TRAINING FUND:			
Insurance Premium Tax—Foreign: Total		$ 14,221.14	
WORKERS' COMPENSATION FUND:			
Assessments	$ 1,644,419.98		
Non-Dependent Deaths	122,250.00		
Reimbursements	63,530.40		
General Fund Transfers	4,000,000.00		
Total Worker's Compensation Fund		$ 5,830,200.38	
HEALTH CARE STABILIZATION FUND:			
Investment Income	$ 742,445.03		
Surcharge	25,336,200.64		
Investment Sales	6,866,490.06		
Reimbursements	12,938.65		
Other Nonrevenue Receipts	1,053,875.00		
Total Health Care Stabilization Fund		$34,011,949.38	
FIREMEN'S RELIEF TAX: Total		$ 3,439,933.34	
WORK. COMP. GROUP-FUNDED POOLS REVENUE: Total		3,430.00	
SUSPENSE (Net Receipts): Total		$ 11,633.78	
COMMISSIONER'S TRAVEL REIMBURSEMENT: Total		$ 1,040.39	
TOTAL FEES AND TAXES TO SPECIAL FUNDS			$ 43,713,608.72
NET DEPOSITS FISCAL YEAR 1986			$106,632,758.02
TAX AND FEE REVOLVING FUND RECEIPTS			2,730,544.19
GROSS RECEIPTS			$109,363,302.21

FLETCHER BELL
Commissioner of Insurance

ADMINISTRATIVE DIVISION

The Administrative Division, under the direction of the Commissioner, coordinates the assignments of the entire department. In addition to administrative duties, the Administrative Services Section provides accounting, budgeting, computer services, fiscal management, office management, personnel and purchasing services for the other divisions.

All proposed legislation and departmental rules and regulations are drafted, assembled and edited by this division. Various members of this division are responsible for legislative matters. Our legislative programs have been very effective and successful through the cooperative efforts of this division, other staff members, the legal staff, the legislature and the Governor.

LEGAL DIVISION

The Legal Division of the Insurance Department is charged with the responsibility of interpreting and enforcing the Kansas Insurance Code and supplementary rules and regulations. In

addition, this Division interprets contract provisions in insurance policies and conducts research into special areas of insurance law. A major responsibility of this Division is dealing with complaints on behalf of Kansas policyholders. The Legal Division also handles litigation in which the Department is involved.

The major functions of the Division may be categorized into the following areas:

(1) enforcement of the Kansas Insurance Code provisions relating to agents' and brokers' licensing and behavior;
(2) enforcement of the Kansas Insurance Code provisions relating to company licensing and behavior;
(3) conducts formal administrative hearings including those proceedings called pursuant to the Kansas Administrative Procedures Act;
(4) interpretation and enforcement of the Kansas Insurance Holding Companies Act;
(5) interpretation and administration of the Workers' Compensation Fund;
(6) interpretation and administration of the Health Care Stabilization Fund;
(7) interpretation and administration of Group-Funded Workers' Compensation Pools;
(8) enforcement and interpretation of the Code provisions relating to all lines of insurance;
(9) miscellaneous legal opinions relating to contract and statutory provisions;
(10) service of process on behalf of admitted insurance companies, issuance of stock permits and review of proxies;
(11) internal advice and counsel;
(12) handle all Kansas Insurance Department litigation.

The Hearing and Order Process

The hearing and order process may or may not fall under the Kansas Administrative Procedures Act (KAPA) depending upon which statute the proceeding is called pursuant to. Hearings called pursuant to K.S.A. 40-205b, K.S.A. 40-205c, K.S.A. 40-242 and K.S.A. 40-222 will be held pursuant to the KAPA. Hearings are initiated with the issuance of a notice of hearing. The notice explains the purpose for which the hearing is being scheduled, the material allegations to be proven at the hearing and advises the respondent of the right to have the advice and assistance of counsel. Upon receipt of the notice, the respondent may choose either to waive a hearing and enter into a consent order or to proceed with a hearing following which an order is issued.

A consent order is entered into when the Department and the respondent can reach a satisfactory agreement without the formal hearing procedures. In the consent order itself, the respondent

often neither admits nor denies that the allegations regarding code violations are true, but stipulates to the penalty imposed.

The Department is willing to enter into negotiations for consent orders for several reasons. First, substantial costs are saved by foregoing the court reporter expenses incurred in the hearing. Second, a complaining witness may not be willing to testify at a hearing although a violation has occurred. Without the evidence provided by the witness, it is difficult to produce a record on which a penalty could be imposed. Third, the Department will only enter into a consent order that imposes a penalty which is commensurate with one which would most likely result from a hearing.

Hearings are usually conducted by two Department attorneys, one of whom is appointed by the Commissioner to act as the presiding officer and the other presents the case for the Department. Although strict adherence to the rules of pleading and evidence is not required by the KAPA, the hearings are conducted in a formal and orderly manner and the respondent is encouraged to present all evidence which is relevant to the proceeding.

Following a hearing, the presiding officer reviews the record. If the proceeding falls under the KAPA, the presiding officer issues an initial order, which becomes final thirty (30) days after service of the initial order unless reviewed by the Commissioner upon his own motion or upon petition by a party. If the hearing does not fall under the KAPA, the presiding officer recommends a course of action to the Commissioner in the form of a proposed order. When the Commissioner reaches a determination regarding the disposition of a case, a final order is drafted and issued to the respondent. The order that results from a hearing differs from a consent order in that all of the allegations which are proven by the evidence at the hearing are then recorded as facts in the order and the penalty imposed by the order may be imposed without the consent of the respondent, if the conclusions of law so justify.

Agents Licensing and Revocation

K.S.A. 40-241 requires that the Commissioner be satisfied that the applicant for a Kansas insurance agent's license is of good business reputation and worthy of licensure. Not only must the applicant possess this requisite but, upon becoming licensed,

the agent must continue to maintain a good business reputation. The basis for this requirement is the belief that individuals with sound business judgment can best protect the Kansas insuring public in its decision regarding insurance protection.

Although the aforementioned statute does not contain provisions for hearings, the Department provides an applicant with an opportunity for a hearing if the applicant's application is denied. This allows an agent, who is the subject of an administrative hearing in the Department, to receive basic due process requirements such as those mentioned in the Hearing and Order Process portion of this report.

For those individuals who sought to obtain an insurance agent's license in 1986, nine (9) hearings were called regarding license applications. The disposition of these cases permitted seven (7) of the individuals to take the examination and two (2) applicants were denied permission.

Under K.S.A. 40-242, the Commissioner is authorized to revoke or suspend licenses of agents who are found to have obtained a license by fraud, or have misrepresented the policy terms to applicants, or have rebated a premium, or have misled applicants as to the nature or comparative advantage of a policy. Additionally, under this section, the Commissioner is allowed to revoke or suspend the licenses of agents in the event that such licenses are not in the best interest of the insurer or the insurable interests of the public.

Furthermore, disciplinary action may be taken against an agent for engaging in "any unfair method of competition or any unfair or deceptive act or practice in the business of insurance" under the Kansas Unfair Trade Practices Act (K.S.A. 40-2401, *et seq.*). K.S.A. 40-2407, the penalty provision of the Act, authorizes the Commissioner of Insurance to issue cease and desist orders, impose monetary penalties, require public redress, or suspend or revoke the licenses of agents found to be in violation of the Unfair Trade Practices Act. Many of the violations contained in the Unfair Trade Practices Act are also violations of K.S.A. 40-242. Therefore, much of the disciplinary action taken by this Department against agents is pursuant to both K.S.A. 40-242 and K.S.A. 40-2407.

In 1986, a total of sixty-four (64) orders were issued against agents. Nineteen (19) of the orders were issued as a result of

formal hearings and forty-five (45) agents entered into consent orders for violations of K.S.A. 40-242 and/or K.S.A. 40-2401, *et seq*. Most disciplinary action taken by this Department involved violations of both K.S.A. 40-242 and the Unfair Trade Practices Act. As a result, the licenses of twenty-one (21) agents were revoked; five (5) agents' licenses were suspended, and nineteen (19) of the orders issued required agents to cease and desist from engaging in unfair or deceptive acts or practices in the business of insurance. Additionally, monetary penalties totalling $1,680 were imposed. One order required an agent to make public redress.

Company Hearings

For violations of the Kansas Insurance Code, companies can be called for a hearing or waive a hearing and enter into a consent order. The various grounds for holding a hearing include rate filings, licensing, unfair trade practice violations, unauthorized transaction of insurance business, financial conditions, uniform policy provision violations, and Holding Companies Act violations. During 1986, thirty-eight (38) orders were issued by the Department, either as a result of a formal hearing or a consent order. Twenty-nine thousand eight hundred two dollars and thirty-two cents ($29,802.32) of administrative penalties were imposed against insurance companies in 1986.

Action was initiated against fifteen (15) companies due to concern regarding their financial stability. As a result, the certificates of authority of three (3) companies were revoked and the certificates of authority of eleven (11) companies were suspended. One company agreed to refrain from entering into certain transactions with regard to its property, assets, debt, or business unless prior written authority was received from the Commissioner.

General Legal Opinions

Inquiries and complaints registered by private citizens comprise much of the Legal Division's correspondence. The legal staff is particularly concerned with the private citizen since it recognizes that individuals are sometimes at a disadvantage when dealing with an insurance company who possesses broader resources. For this reason, the Legal Division, along with the

Consumer Assistance Division, corresponds with insurance companies on behalf of the individual in an effort to achieve a satisfactory resolution to disputes. Our authority in this area is statutorily limited to interpretation of the law and policy provisions, and thus, we are unable to intercede to decide factual questions which may be present in many complaints.

Health Care Stabilization Fund

Pursuant to K.S.A. 40-3401, *et seq.*, the Commissioner of Insurance is charged with administration of the Health Care Stabilization Fund, established by an act of the Legislature in July of 1976. The Fund is accumulated through a surcharge assessed on every premium dollar paid for medical malpractice insurance policies, and is liable to pay any amount of judgment against a qualified health care provider in excess of $200,000 (or in certain cases, the full amount of the judgment).

The Legal Division has the responsibility of monitoring, defending, and negotiating settlements in malpractice actions involving Kansas health care providers. Outside defense attorneys are appointed by the Department to represent the Fund in malpractice actions. In Fiscal Year 1986, the Fund paid out a total of $11,913,484, consisting of attorney fees, settlement and judgment payments, consultation fees, fees for reproduction of medical records, and court reporting services.

Workers' Compensation Fund

The Legal Division of the Insurance Department administers the Workers' Compensation Fund in conjunction with the Kansas Workers' Compensation Act, K.S.A. 44-501, *et seq.* Representatives of the Legal Division are charged with the responsibility of controlling the receipts and disbursements from the fund established by the Act. Attorneys throughout Kansas are appointed by the Department to represent and conserve the Fund. As of December 31, 1986, the Workers' Compensation Fund had a total of 2,778 active cases.

Service of Process, Stock Permits, Proxies

Among its administrative duties, the Legal Division receives summonses on behalf of insurance companies admitted to transact the business of insurance in Kansas, issues stock permits and

receives and approves proxy applications. Transactions of this nature during 1986 totaled 730 summonses and fifteen (15) stock permits.

FINANCIAL SURVEILLANCE DIVISION

The Financial Surveillance Division was created on July 1, 1974 to incorporate within one division the responsibilities for the financial examination of insurance companies, the admission of new companies to this state, and the surveillance of the financial condition of insurers operating in Kansas. Since that time as the personnel of the division changed, so did the responsibilities of the division. In that regard, the Financial Surveillance Division now considers its primary areas of responsibility to be: 1) the financial examination of insurance companies; 2) the surveillance of the financial condition of all insurers operating in Kansas; and 3) the coordination of this Department's activities with the Kansas Insurance Guaranty Associations.

In addition to its primary areas of responsibility, the Financial Surveillance Division has continued to work closely with the other divisions regarding market conduct examinations, certain provisions of the insurance holding companies act, the formation of new companies, the depositing of securities, and numerous other daily activities.

Financial Examination Function

This function consists primarily of conducting the financial examinations required by K.S.A. 40-222. In 1986 we were able to complete or at least commence an examination on 23 domestic insurance companies. In addition, we were able to participate on the examinations of five foreign insurance companies during 1986. During 1987, we will attempt to expand our examination staff by hiring one or two financial examiners. Expansion of our examination staff would allow us to once again participate on those out-of-state examinations which are of special interest to this Department.

This function of our division is labeled "Financial Examination Function" because it has historically focused principally on the financial condition of the insurance company being examined. However, occasionally our examiners are called upon to participate in what is known as a market conduct examination.

We anticipate that our division will continue to perform certain Market Conduct functions during 1987.

The examination of the following domestic companies were started and completed during 1986.

Fire and Casualty Companies

Farm Bureau Mutual Insurance Company
Farmers Mutual Insurance Company of Barton County
KFB Insurance Company, Inc.
Kansas Fire and Casualty Company
Patrons Mutual Insurance Association
Travel Air Insurance Company
Trinity Universal Insurance Company of Kansas

Life Companies

Kansas Farm Bureau Life Insurance Company
Manhattan Mutual Life Insurance Company
Standard Mutual Life Insurance Company

Health Maintenance Organizations and Other

Delta Dental Plan of Kansas, Inc.

The examination of the following domestic companies and associations were in progress at December 31, 1986:

Farmers Insurance Company, Inc.
Great-West Life and Annuity Insurance Company
HMO Kansas, Inc.
Life Insurance Company of Kansas, Inc.
Swedish American Mutual Insurance Company, Inc.
Town and Country Fire and Casualty Insurance Company
Vision Service Plan of Kansas, Inc.

During 1986, Kansas examiners participated on examinations of the following domestic companies and associations:

American Woodmen's Life Insurance Company
Great Southern Life Insurance Company
Security National Insurance Company
Trinity Lloyds Insurance Company
Trinity Universal Insurance Group

Organizational examinations:

Employers Reassurance Corporation
Interim American Corporation

Other examinations:

Employee Benefit Administrators, Inc.
Farm and Ranch Life Insurance Company—targeted review
Medicalodges Affiliates Workers' Compensation Self-Insurance Pool

We continued our efforts during 1986 to keep the entire

Department apprised of the activities of the examiners and of any unusual or troublesome discoveries made by them. This of course, also includes keeping the examiners apprised of any particular problems encountered by the personnel in the Topeka office with the companies they are examining. These activities are carried out as follows:

(1) Prior to the beginning of an examination of a domestic insurer, notice of the impending examination is sent to the Commissioner, certain other members of the Administrative Division, and each division supervisor soliciting their ideas relative to any particular matter to be aware of during the examination and offering to review any specific item they may desire.

(2) When notice is received of an association examination, the same individuals identified in (1) above are notified and given the opportunity to have any particular item reviewed for them regardless of whether we will have an examiner participating.

(3) At the conclusion of each examination of a domestic company, an examination report summary is prepared for each person identified in (1) above summarizing significant discoveries made during the examination and detailing the company's progress since the last examination. This report allows these individuals to obtain the benefit of the examination report without reading the entire report. A review of these summaries prior to the next examination allows us to easily recall these significant items to make sure that the examiners review any problem areas and note the progress made or corrective action initiated since the last examination.

The examination reports of all domestic companies are reviewed in detail by the Chief Examiner when they are completed and prior to being filed as public documents.

We continued during 1986 to maintain close contact with our field company examiners by telephone and utilizing a bi-weekly report form which the examiners use to denote the progress being made on each examination. We sent numerous items to our examiners in 1986 which either outlined standard procedures to be adopted for uniformity's sake or which were informational in character. We consider our examiners to be among the best informed of any in the country.

Scheduling of examinations is another function of this division and many factors must be taken into consideration in fulfilling this responsibility. Included among these factors is an attempt to refrain from sending an examiner to the same company two consecutive times, the notification of the NAIC thirty days in advance of an association examination of a Kansas company, the obtaining of jobs outside Kansas for those examiners eligible to participate when our schedule so permits or requires, the

scheduling of Kansas examinations so that not more than one Junior Examiner is on any one job, our attempt to rotate those individuals going out-of-state when possible, and our attempt to avoid having the same examiners work together for excessive periods of time.

During 1986, two new experienced examiners were hired. In addition, two examiners terminated their positions as company examiners and Bruce Wingerson moved from his examiner position to an in-house Financial Analyst position. Therefore, at December 31, 1986 we had a total of seven examiners. We are continuing our search for experienced financial examiners.

Financial Surveillance Over Insurers

This function was one of the primary reasons for this division being formed and several procedures are now employed in carrying out this responsibility. The primary responsibility lies in detecting as early as possible those companies in financial difficulty or that are in potential financial difficulty in order that appropriate action may be taken to protect Kansas policyholders.

The financial analysts have available to them the Insurance Regulatory Information System (IRIS) tests of the NAIC. These test results are reviewed by a team of financial examiners at the NAIC level to determine if the results justify targeted or immediate regulatory attention. Those Kansas companies which are designated as needing targeted or immediate regulatory attention are given priority attention by our in-house staff. Then, the Kansas companies with results outside the usual range are reviewed followed by those foreign companies with unusual results. We attempt to keep all interested Department personnel advised of any significant discoveries or other items in which they have an interest.

Another important phase of our surveillance involves the Annual Statement review which begins on or around March 1st each year. To facilitate this review, we bring in several field examiners to conduct an in-depth review of the Annual Statement of each Kansas domestic company and of as many foreign companies as time and resources allow. Certain companies, including some Kansas companies, are required to submit quarterly financial statements which are also used in maintaining our surveillance over the companies. At year end 1986, quarterly

statements were being furnished by 27 Kansas companies and by 202 foreign companies. In addition, the examination report of each company admitted to Kansas is reviewed as it is received in an attempt to obtain as complete an understanding of the company and its operations as is possible. These reports are normally available once every three or four years for each company.

Holding Companies Function

The Kansas Insurance Holding Companies Act became effective January 1, 1975. Since then, this division has spent a considerable amount of time working on holding company transactions that effect our domestic insurers. We have not until recently, however, been involved or responsible for the registration statements required by the Holding Companies Act. In early 1987 those files, as well as the responsibility for them, were transferred to this division from the legal division.

Other Activities

1. We worked closely with both Guaranty Associations during 1986 relative to several problem companies. We continued the practice of advising the appropriate association of any formal action initiated against a company and kept that association advised of all subsequent developments. We also were in attendance at most of the meetings held by the associations and answered numerous telephone inquiries and letters relative to the financial status of the companies licensed in Kansas.
2. We continued to encourage our examiners and Topeka office personnel to participate in educational courses. As a result, during 1986, three of our employees were enrolled in educational courses.
3. We continued to review the operation of Kansas companies with foreign ownership to determine if the foreign owners, in fact, guided the day-to-day operation of the Kansas companies thereby subjecting the Kansas companies to a premium tax rate applicable to foreign companies.
4. We have continued to work closely with the Securities Vault in an attempt to make sure every company has and maintains a deposit at least equal to that required by statute.

RESEARCH AND PLANNING DIVISION

The Research and Planning Division has five primary areas of responsibility which are:

1. To provide research and planning assistance to the Commissioner and other staff members.
2. To coordinate the market conduct activities of the Department.
3. To authorize to do business in Kansas those insurance companies, automobile clubs, and premium finance companies meeting the requirements of the statutes.
4. To maintain jointly with the State Treasurer securities deposited by insurance companies.
5. To assist the Financial Surveillance Division in carrying out certain responsibilities with regard to mergers, acquisitions, hearings and examinations.

A description of the 1986 activities of the Admissions Section of the Research & Planning Division follows:

The admission review entails an extremely detailed process which incorporates a technical review of items purporting to satisfy our statutory requirements as well as a detailed study of the company's history, organizational structure, financial condition, personnel, proposed plan of operation in this state, and related items. The admission process can be summarized as one which attempts to obtain as much knowledge as possible about the company from information available to us without actually physically examining the company. Those individuals actually assuming the ultimate responsibility within this division for admission files perform their review functions with the knowledge they must be prepared to explain the entire operation of the company and justify its admission to other individuals involved in the final review process.

Associated with the admission responsibility is the duty to take care of the necessary technical details when foreign and domestic companies change their name, merge or redomesticate. This work is often similar to the actual admission work. During 1986, the Admissions Section was delegated the responsibility to make sure admitted foreign insurance companies remain in compliance with our retaliatory deposit requirement.

We make a preliminary review of the financial statement and other pertinent data of each company seeking admission as soon as possible after it is received in order to determine whether the company can be considered for admission. This assists us in maintaining a minimum number of files to be processed and facilitates control over the files. The Admissions Coordinator continued during 1986 to personally follow the progress of each aspect of the admission files through other divisions in order to see that work was being kept current.

The number of applications for admission submitted tends to fluctuate from year to year. Although there was a slight increase in the number of applications received in 1986 compared to 1985, the number of applications pending at the

end of 1986 is nearly 14% less than the number pending at the end of 1985. The number of companies admitted in 1986 increased approximately 47% over the number admitted in 1985. There was no change between 1985 and 1986 regarding the number of applications withdrawn.

The number of corporate changes effected during 1986 increased nearly 28% over the number effected in 1985. Most of these corporate changes involved name changes of companies admitted to Kansas. Many of the corporate changes pending at the end of 1986 are scheduled to become effective in the domiciliary states some time during 1987.

Companies are subject to a formalized set of requirements and procedures during the admission review. It should be pointed out that each company has unique characteristics. More time is spent processing some applications than others due to problems discovered during the admission review, delayed responses by companies when additional information is requested, and various other difficulties.

We continually evaluate our admission operation to determine whether we can process an application in a more timely manner. One of the primary goals of the Admissions Section is to make the admission process more effective and efficient. The Admissions Section is taking, and will continue to take, the necessary steps in order to achieve this goal.

A reconciliation of the admission applications pending at December 31, 1985 to those pending at December 31, 1986 follows:

	Fire & Casualty Companies	Life Companies	Auto Clubs and Premium Finance Cos.	Total
Applications Pending 12/31/85	34	43	3	80
Add:				
Applications Received *	33	32	7	72
Subtotal	67	75	10	152
Subtract:				
Applications Withdrawn *	11	8	1	20
Companies Admitted *	21	36	6	63
Applications Pending 12/31/86	35	31	3	69

—COMPARISON—

	1983	1984	1985	1986
Admissions:				
Applications Received *	94	55	68	72
Withdrawn *	12	34	20	20
Admitted *	98	49	43	63
Pending (12/31)	103	75	80	69
Corporate Changes: (i.e., name changes, redomestications, corporate reorganizations)				
Effected	44	20	40	51
Cancelled	3	9	5	8
Not Approved	0	1	0	0
Pending	13	20	23	22

* Includes companies involved in redomestications and corporate reorganizations.

The Following Companies and Associations Were Admitted Between January 1, 1986 and December 31, 1986.

NAME	DATE
Alabama Reassurance Company, Inc. Tuscaloosa, Alabama	December 31, 1986
Albany Insurance Company New York, New York	December 31, 1986
American-Amicable Life Insurance Company of Texas Waco, Texas	September 22, 1986
American Family Home Insurance Company Tampa, Florida	September 24, 1986
American Liberty Life Insurance Company Baton Rouge, Louisiana	April 22, 1986
American Protectors Insurance Company Salt Lake City, Utah	August 27, 1986
American Security Insurance Company Wilmington, Delaware	March 10, 1986
American Signature Insurance Company Indianapolis, Indiana	April 28, 1986
Appalachian National Life Insurance Company Knoxville, Tennessee	July 9, 1986
Best Life Assurance Company of California Newport Beach, California	April 22, 1986
Borg-Warner Insurance Finance Corporation Chicago, Illinois	August 11, 1986
Bricknell Financial Services, Motor Club, Inc. d/b/a Road America Motor Club Coral Gables, Florida	August 4, 1986
Cananwill Consumer Discount Company Philadelphia,Pennsylvania	December 23, 1986
CIGNA Life Insurance Company Bloomfield, Connecticut	May 20, 1986
Commonwealth National Life Insurance Company Cleveland, Ohio	May 20, 1986
Consumer Benefit Life Insurance Company Nashville, Tennessee	December 31, 1986
Contractors Bonding and Insurance Company Seattle, Washington	July 1, 1986
Countrywide Insurance Company Los Angeles, California	February 24, 1986
Durham Life Insurance Company Raleigh, North Carolina	September 4, 1986
Employers Reassurance Corporation Overland Park, Kansas	September 26, 1986
Executive Premium Finance, a division of Executive Financial Services, Inc. Overland Park, Kansas	December 23, 1986

Fairmont Insurance Company
Burbank, California ..... February 3, 1986

Farwest American Assurance Company
Portland, Oregon ..... March 6, 1986

The Fidelity General Life Insurance Company
Radnor, Pennsylvania ..... April 30, 1986

GEICO Annuity and Insurance Company
Wilmington, Delaware ..... December 4, 1986

General Electric Residential Mortgage Reinsurance Corporation
Raleigh, North Carolina ..... June 16, 1986

General Fidelity Life Insurance Company
San Diego, California ..... April 22, 1986

GNA Life Insurance Company
Oklahoma City, Oklahoma ..... June 12, 1986

The Guardian Insurance and Annuity Company, Inc.
Wilmington, Delaware ..... July 14, 1986

Insurance Company of Illinois
Chicago, Illinois ..... February 24, 1986

Interim American Corporation
Topeka, Kansas ..... August 26, 1986

International Fidelity Insurance Company
Newark, New Jersey ..... June 5, 1986

Interstate Fire Insurance Company
Jacksonville, Florida ..... August 8, 1986

Kansas City Variable Life Company
Kansas City, Missouri ..... May 28, 1986

Kansas Group Life Insurance Company
Topeka, Kansas ..... January 2, 1986

Life and Health Insurance Company of America
Philadelphia, Pennsylvania ..... December 31, 1986

Madison National Life Insurance Company, Inc.
Middleton, Wisconsin ..... December 31, 1986

Main Life Insurance Company
Phoenix, Arizona ..... July 10, 1986

Medical Life Insurance Company
Cleveland, Ohio ..... February 27, 1986

Merrill Lynch Life Insurance Company
Seattle, Washington ..... July 10, 1986

Miami Investment Company, Inc.
Miami, Oklahoma ..... December 23, 1986

Mid-West National Life Insurance Company of Tennessee
Nashville, Tennessee ..... February 12, 1986

Midwestern Indemnity Company
Milford, Ohio ..... April 7, 1986

Modern Income Life Insurance Company
Jefferson City, Missouri ..... March 24, 1986

Montgomery Ward Insurance Company
Chicago, Illinois ..... July 31, 1986

New Casualty Insurance Company
Denver, Colorado ..... July 2, 1986

New York Marine and General Insurance Company
New York, New York ..... December 31, 1986

Old Reliable Life Insurance Company
Fort Worth, Texas ..... March 6, 1986

Redland Insurance Company
Council Bluffs, Iowa ..... June 2, 1986

Savers Property and Casualty Insurance Company
Kansas City, Missouri ..... October 2, 1986

SCOR Reinsurance Company
New York, New York ..... November 18, 1986

Security First Life Insurance Company
Wilmington, Delaware ..... December 24, 1986

Security Trust Life Insurance Company
Macon, Georgia ..... June 30, 1986

Signature's Nationwide Auto Club, Inc.
Schaumburg, Illinois ..... August 27, 1986

Standard Guaranty Insurance Company
Wilmington, Delaware ..... March 10, 1986

Standard Insurance Company
Portland, Oregon ..... May 28, 1986

Transamerica Assurance Company
Denver, Colorado ..... December 31, 1986

Trans-General Life Insurance Company
Chevy Chase, Maryland ..... December 31, 1986

Union Security Life Insurance Company
Wilmington, Delaware ..... March 6, 1986

United Liberty Life Insurance Company
Cincinnati, Ohio ..... November 7, 1986

Warner Insurance Company
River Forest, Illinois ..... December 23, 1986

Wellington Life Insurance Company
Phoenix, Arizona ..... February 27, 1986

Wilshire Insurance Company
Raleigh, North Carolina ..... December 31, 1986

The Following Mergers and Redomestications Were Effected in Kansas Between January 1, 1986 and December 31, 1986

American Security Insurance Company, Atlanta, Georgia, merged with and into American Security Insurance Company of Delaware, Wilmington, Delaware, and the surviving company changed its name to American Security Insurance Company simultaneously with the merger on January 1, 1984. The sole purpose of the merger was to redomesticate American Security Insurance Company from Georgia to Delaware. It was effective in Kansas on March 5, 1986.

Criterion Insurance Company, Washinton, DC, redomesticated from the District of Columbia to Chevy Chase, Maryland on January 3, 1986. The laws of both jurisdictions permitted the redomestication without effecting a merger. The redomestication was effective in Kansas on April 2, 1986.

Empire State Mutual Life Insurance Company, Jamestown, New York, merged with and into Unity Mutual Life Insurance Company, Syracuse, New York, on December 31, 1985. It was effective in Kansas on April 14, 1986.

Fairfield Life Insurance Company, Wilmington, Delaware, redomesticated from Delaware to Batesville, Indiana and changed its name to Forethought Life Insurance Company on July 15, 1986. The redomestication occurred without effecting a merger. It was effective in Kansas on September 11, 1986.

Government Employees Insurance Company, Washington, DC, redomesticated from the District of Columbia to Chevy Chase, Maryland on January 3, 1986. The laws of both jurisdictions permitted the redomestication without effecting a merger. The redomestication was effective in Kansas on April 2, 1986.

Iowa Kemper Insurance Company, Mason City, Iowa, merged with and into Economy Fire & Casualty Company, Freeport, Illinois on March 31, 1986.

Jefferson Standard Life Insurance Company, Greensboro, North Carolina, merged with and into Pilot Life Insurance Company, Greensboro, North Carolina. Simultaneously with the merger the surviving company changed its name to Jefferson-Pilot Life Insurance Company on December 31, 1986.

Lincoln National Life Reinsurance Company, Washington, DC, redomesticated from the District of Columbia to Fort Wayne, Indiana. The redomestication was effected through the merger of Lincoln National Life Reinsurance Company with and into Lincoln National Life Reinsurance Company of Indiana. The surviving company changed its name to Lincoln National Life Reinsurance Company simultaneously with the merger on December 31, 1986.

SCOR Reinsurance Company, Irving, Texas, redomesticated from Texas to New York through the merger of SCOR Reinsurance Company with and into SCOR Reinsurance Company of New York (New York, New York). The surviving company changed its name to SCOR Reinsurance Company simultaneously with the merger on September 30, 1985. It was effective in Kansas on November 18, 1986.

Southwestern General Life Insurance Company, Dallas, Texas, merged with and into Security Trust Life Insurance Company, Macon, Georgia, on June 30, 1986.

Standard Guaranty Insurance Company, Atlanta, Georgia, merged with and into Standard Guaranty Insurance Company of Delaware, Wilmington, Delaware, and the surviving company changed its name to Standard Guaranty Insurance Company simultaneously with the merger on January 1, 1984. The sole purpose of the merger was to redomesticate Standard Guaranty Insurance Company from Georgia to Delaware. It was effective in Kansas on March 5, 1986.

Transamerica Assurance Company, Los Angeles, California, redomesticated from California to Colorado by merging with and into Transamerica Assurance Company of Colorado, Denver, Colorado. The surviving company changed its name to Transamerica Assurance Company simultaneously with the merger on December 31, 1986.

Union Security Life Insurance Company, Atlanta, Georgia, merged with and into Union Security Life Insurance Company of Delaware, Wilmington, Delaware, and the surviving company changed its name to Union Security Life Insurance Company simultaneously with the merger on January 1, 1984. The sole purpose of the merger was to redomesticate Union Security Life Insurance Company from Georgia to Delaware. It was effective in Kansas on March 5, 1986.

Warner Reciprocal Insurers, River Front, Illinois, merged with and into Warner Insurance Company, River Forest, Illinois, on September 30, 1985. Prior to the merger, all the Kansas business of Warner Reciprocal Insurers was assumed by Canners Exchange Subscribers. The merger was effective in Kansas on April 14, 1986.

Wilshire Insurance Company, Los Angeles, California, redomesticated from California to North Carolina by merging with and into Wilshire Insurance Company, Raleigh, North Carolina, on December 31, 1985. It was effective in Kansas on December 31, 1986.

The Following Changes of Corporate Title Were Effected in Kansas Between January 1, 1986 and December 31, 1986

AID Insurance Company (Mutual), Des Moines, Iowa, changed its name to Allied Mutual Insurance Company on March 4, 1986.

AID Life Insurance Company, Des Moines, Iowa, changed its name to Allied Life Insurance Company on March 4, 1986.

AIDCO Insurance Company, Des Moines, Iowa, changed its name to Allied Property and Casualty Insurance Company on March 4, 1986.

American Automobile Insurance Company of Illinois, Chicago, Illinois, changed its name to AMEX Assurance Company on March 27, 1986. It was effective in Kansas on April 28, 1986.

American Centurion Life and Accident Insurance Company, Indianapolis, Indiana, changed its name to American Enterprise Life Insurance Company on August 22, 1986. It was effective in Kansas on December 8, 1986.

ARCOtravel Club, Inc., Wilmington, Delaware, changed its name to Safe Driver Motor Club, Inc. on March 11, 1986. It was effective in Kansas on October 9, 1986.

Armour Life Insurance Company, Kansas City, Missouri, changed its name to Maxicare Life and Health Insurance Company on November 26, 1985. It was effective in Kansas on February 24, 1986.

Bankers Life Company, Des Moines, Iowa, changed its name to Principal Mutual Life Insurance Company on July 1, 1986.

Cavalier Insurance Corporation, Baltimore, Maryland, changed its name to Clarendon National Insurance Company on January 1, 1986.

Cenguard Insurance Corporation, Hennepin, Minnesota, changed its name to National Heritage Insurance Company on February 20, 1986 and again changed its name to American Loyalty Insurance Company on May 2, 1986. The latter name change was effective in Kansas on June 26, 1986.

Charter Bankers Life Insurance Company, Kansas City, Missouri, changed its name to Boatmen's Life Insurance Company on June 28, 1985. It was effective in Kansas on April 11, 1986.

Commercial State Life Insurance Company, Jefferson City, Missouri, changed its name to Humana Insurance Company on November 4, 1985. It was effective in Kansas on January 21, 1986.

Commercial Union Reinsurance Company, Wilmington, Delaware, changed its name to Belvedere America Reinsurance Company on October 30, 1986. It was effective in Kansas on November 24, 1986.

Criterion Insurance Company, Chevy Chase, Maryland, changed its name to GEICO Indeminty Company on June 25, 1986. It was effective in Kansas on October 2, 1986.

EMMCO Insurance Company, South Bend, Indiana, changed its name to Associates Insurance Company on February 10, 1986. It was effective in Kansas on April 9, 1986.

Employees Mutual Benefit Association, St. Paul, Minnesota, changed its name to Horizon Life Insurance Company on October 22, 1985. It was effective in Kansas on April 14, 1986.

Equitable Casualty Insurance Company, Des Moines, Iowa, changed its name to Financial Security Assurance of Iowa, Inc. on July 8, 1986. It was effective in Kansas on December 31, 1986.

Farmland Insurance Company, Des Moines, Iowa, changed its name to Nationwide Agribusiness Insurance Company on June 1, 1986.

Fireman's Fund American Life Insurance Company, San Rafael, California, changed its name to AMEX Life Assurance Company on March 19, 1986. It was effective in Kansas on April 11, 1986.

Fireman's Fund Life and Accident Insurance Company, San Rafael, California, changed its name to American Centurion Life and Accident Assurance Company on October 2, 1986. It was effective in Kansas on December 8, 1986.

Guardsman Life Insurance Company, West Des Moines, Iowa, changed its name to Integrated Resources Life Insurance Company on February 10, 1986. It was effective in Kansas on July 8, 1986.

Horizon Life Insurance Company, Chicago, Illinois, changed its name to Trustmark Life Insurance Company on April 8, 1986. It was effective in Kansas on May 12, 1986.

K.A.R. Financing, A Division of Tax Analysts, Inc., Kansas City, Missouri, changed its name to K.A.R. Financing, Inc. on May 23, 1986. It was effective in Kansas on June 19, 1986.

Kansas Farm Life Insurance Company, Inc., Manhattan, Kansas, changed its name to Kansas Farm Bureau Life Insurance Company, Inc. on January 1, 1986.

Monarch Insurance Company of Ohio, Columbus, Ohio, changed its name to General Star National Insurance Company on May 30, 1986. It was effective in Kansas on October 22, 1986.

National Bonding and Accident Insurance Company, New York, New York, changed its name to Municipal Bond Investors Assurance Corporation on December 15, 1986. It was effective in Kansas on December 31, 1986.

Omni Life Insurance Company, Wilmington, Delaware, changed its name to National Heritage Life Insurance Company on April 15, 1986. It was effective in Kansas on May 23, 1986.

PENCO Consumer Discount Company, Harrisburg, Pennsylvania, changed its name to PENCO Finance Company on August 16, 1985. It was effective in Kansas on July 23, 1986.

Ticor Mortgage Insurance Company, Los Angeles, California, changed its name to TMIC Insurance Company, Inc. on October 31, 1985. It was effective in Kansas on March 25, 1986.

UCL Life Assurance Corporation, Cincinnati, Ohio, changed its name to Carillon Life Insurance Company on September 23, 1985. It was effective in Kansas on April 11, 1986.

Unionmutual Pension and Insurance Corporation, Portland, Maine, changed its name to UNUM Pension and Insurance Company on November 17, 1986.

Unionmutual Stock Life Insurance Company of America, Portland, Maine, changed its name to UNUM Life Insurance Company of America on November 17, 1986.

The Following Miscellaneous Corporate Changes Were Effected in Kansas Between January 1, 1986 and December 31, 1986

American Investors Life Insurance, Inc., Topeka, Kansas, effected a statutory union with a newly formed insurance company, Interim American Corporation, Topeka, Kansas, on August 29, 1986. The surviving company will

continue to be known as "American Investors Life Insurance Company, Inc." and has become a subsidiary of a newly formed holding company, AmVestors Financial Corporation.

Inland Motor Club, Inc., Denver, Colorado, transferred all of its business to Montgomery Ward Auto Club, Inc., Schaumburg, Illinois, in May of 1985. Inland Motor Club, Inc. did not renew its Certificate of Authority in Kansas.

Lumbermens Mutual Insurance Company, Mansfield, Ohio, converted to a stock company and changed its name to Prudential-LMI Commercial Insurance Company on October 24, 1986. It was effective in Kansas on December 31, 1986.

Union Mutual Life Insurance Company, Portland, Maine, converted to a stock company and changed its name to UNUM Life Insurance Company on November 14, 1986. It was effective in Kansas on December 1, 1986.

A Description of the 1986 Activities of the Securities Section of the Research and Planning Division follows:

The Securities Division is responsible for maintaining the securities placed on deposit by insurance companies. These securities are held jointly by the Commissioner of Insurance and the State Treasurer pursuant to Kansas statutes.

As of December 31, 1986, a total of 198 insurance companies had $2,464,198,061.10 of securities on deposit with this division. This compares with December 31, 1985 when 181 companies had on deposit a total of $1,738,653,999.54. This difference represents an increase of $725,544,061.56 during calendar year 1986. The total deposit increase for all companies during the past five years has amounted to $1,494,140,997.49.

During the calendar year 1986, the Securities Division processed $2,097,751,021.06 in security deposits. During the same time period the division processed withdrawals in the amount of $1,372,206,959.50.

In addition, this division clipped and checked a total of 49,439 bond coupons in the amount of $3,394,987.69. This is a decrease of 11,854 from 1985 representing $849,446.21. The Securities Division also processed a total of 3,344 partial payments made on mortgages held on deposit for 16 companies.

At year end 1986 approximately 30% of the total amount on deposit was in the form of Joint Custody Receipts and slightly less than 2% of the total deposit was negotiable securities.

In addition, during 1986 the following activities occurred:

1. We sent certifications to 19 different banks representing 29 insurance companies requesting verification of the Joint Custody Receipts our records reflect they have issued. As

of December 31, 1986 we had 42 insurance companies with Joint Custody Receipts on deposit.

2. During 1986 this division prepared 182 "Certifications of Securities on Deposit" for insurance companies, our auditors, and other state auditors.
3. The annual updating of the "Signature Authorization Cards" and "Identification for Entry" files was performed.
4. The annual inner office audit was completed in September.
5. The examiners from the Insurance Department in conjunction with the employees of the State Treasurer's Office completed their annual audit in February.

Of the total amount of securities on deposit at year end 1986, bonds accounted for 68%, mortgages represented 27%, stocks accounted for 2%, certificates of deposit represented 2%, and real estate constituted 1%. The following chart shows the classification of deposits for each company as of December 31, 1986.

SECURITIES DEPOSITED WITH INSURANCE COMMISSIONER AS REQUIRED BY LAW DECEMBER 31, 1986

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Alliance Insurance Company	2,318,000.00					2,318,000.00
Alliance Life Insurance Company	13,994,994.31	135,693.42	3,564,987.91	2,694,650.00		20,390,325.64
Allianz Insurance Company	40,000.00					40,000.00
Allied Fidelity Insurance Company	75,000.00					75,000.00
Allstate Indemnity Company	110,000.00					110,000.00
American Agency Life Ins. Co.	35,000.00					35,000.00
American Bankers Ins. Co. of Florida	500,000.00					500,000.00
American Bankers Life Assur. Co. of Fla.	600,000.00					600,000.00
American Economy Insurance Company	100,000.00					100,000.00
American Family Life Assur. Co. of Colum.	35,000.00					35,000.00
American Fidelity Fire Insurance Company	50,000.00					50,000.00
American Foundation Life Insurance Co.	600,000.00					600,000.00
American Founders Life Insurance Co.	10,471,000.00					10,471,000.00
American Health & Life Ins. Co.	22,936,000.00	9,412,385.00	964,599.10			33,312,984.10
American Home Life Ins. Co.	17,132,881.16	819,789.05	10,947,481.81		1,432,370.00	30,332,522.02
American Investors Life Ins. Co.	281,760,913.91	5,128,720.67	2,582,706.29		1,975,000.00	291,447,340.87
American Preferred Insurance Company	100,000.00					100,000.00
American Professionals Insurance Company	50,000.00					50,000.00
American Security Ins. Co.	45,000.00					45,000.00
American Standard Life & Accident Ins. Co.				100,000.00		100,000.00
American States Insurance Company	100,000.00					100,000.00
American Trustee Life Insurance Corporation				10,000.00		10,000.00
American Woodmen's Life Ins. Co.	1,615,000.00					1,615,000.00
Argonaut Insurance Company	5,460,000.00					5,460,000.00
Arkwright-Boston Insurance Co.	100,000.00					100,000.00
Armed Forces Insurance Exchange	1,644,000.00					1,644,000.00
Associated Indemnity Corp.	50,000.00					50,000.00
Atlanta Life Insurance Co.	30,000.00					30,000.00
Atlas Mutual Insurance Company				50,000.00		50,000.00
Automobile Club of Kansas				50,000.00		50,000.00
Balboa Insurance Company	25,000.00					25,000.00
Beneficial Standard Life Ins. Co.	20,000.00					20,000.00
Bradford National Life Ins. Co.	100,000.00					100,000.00
Bremen Farmers Mutual Ins. Co.	100,000.00					100,000.00
Business Men's Assur. Co. of America	1,977,000.00					1,977,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
CIGNA Healthplan of Kansas City, Inc.				10,000.00		10,000.00
California Compensation & Fire Company	250,000.00					250,000.00
California Pacific Life Insurance Company				40,000.00		40,000.00
Centennial Life Ins. Co.	4,521,000.00		25,537.15			4,546,537.15
Central Plains Ins. Co.	375,000.00	714,326.50				1,089,326.50
Central States Ins. Co.	500,000.00					500,000.00
Central United Life Ins. Co.	8,941,000.00	255,394.75				9,196,394.75
Chartered Protective Life Ins. Co.	1,000,000.00	520,698.00				1,520,698.00
Chicago Title Ins. Co.	60,000.00					60,000.00
Cimarron Insurance Co.	1,800,000.00					1,800,000.00
Cimarron Life Ins. Co.	2,677,000.00					2,677,000.00
Columbian National Title Ins. Co.				300,000.00		300,000.00
Commercial Standard Ins. Co.	200,000.00					200,000.00
Community National Assur. Co.	1,500,000.00					1,500,000.00
Companion Life Insurance Company				25,000.00		25,000.00
Consolidated Farmers Mutual Ins. Co.				200,000.00		200,000.00
Continental Western Life Insurance Co.	200,000.00					200,000.00
Contractors Bonding & Insurance Company				200,000.00		200,000.00
Credit Life Insurance Company	756,000.00					756,000.00
Durham Life Insurance Company				100,000.00		100,000.00
Employers National Ins. Co.	50,000.00					50,000.00
Employers Reassurance Corporation	200,000.00			2,000,000.00		2,200,000.00
Enterprise Insurance Company	50,000.00					50,000.00
Equitable Life Insurance Co. of Iowa	100,000.00					100,000.00
Fairmont Insurance Company				25,000.00		25,000.00
Family Health Plan Corporation				10,000.00		10,000.00
Farm Bureau Mutual Ins. Co.	1,290,000.00					1,290,000.00
Farm & Ranch Life Ins. Co.				500,000.00		500,000.00
Farmers Alliance Mutual Ins. Co.	1,860,000.00					1,860,000.00
Farmers Insurance Co.	1,360,000.00					1,360,000.00
Farmers Insurance Exchange	4,660,000.00					4,660,000.00
Farmers & Merchants Insurance Company	400,000.00					400,000.00
Farmers Mutual Ins. Co. of Barton County	100,000.00					100,000.00
Financial Assurance Inc.	285,000.00					285,000.00
Fire Insurance Exchange	485,000.00					485,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Fireman's Fund Ins. Co.	4,600,000.00					4,600,000.00
First American Title Ins. Co. of Mid-America	110,000.00					110,000.00
First General Ins. Co.	140,000.00					140,000.00
First of Georgia Ins. Co.	40,000.00					40,000.00
Franklin Life Insuranee Co.	2,000,000.00					2,000,000.00
Fremont Indemnity Company	40,000.00					40,000.00
General Electric Mortgage Ins. Corp. of NC	60,000.00					60,000.00
General Electric Residential Mtg. Reins. Corp.				25,000.00		25,000.00
General Reinsurance Corp.	35,000.00					35,000.00
Georgia International Life Ins. Co.	35,000.00					35,000.00
Great American Life Ins. Co.	7,705,918.76	99,988.00	1,067,082.03			8,872,988.79
Great Plains Mutual Ins. Co.	642,000.00					642,000.00
Great-West Life & Annuity Ins. Co.	210,660,277.06		447,317,876.43	25,375,000.00	4,759,030.00	688,112,183.49
Guarantee Insurance Co.	190,000.00					190,000.00
Harbor Insurance Company	50,000.00					50,000.00
Hartford Insurance Company of the Midwest	75,000.00					75,000.00
Health Care Plus, Inc.				20,000.00		20,000.00
Health Plan of Mid-America				10,000.00		10,000.00
Heart of America Fire & Casualty Und.	60,000.00					60,000.00
Home State Life Ins. Co.	41,960.52	76,175.00	3,514,242.97	2,140,000.00		5,772,378.49
Houston General Ins. Co.	50,000.00					50,000.00
Humana Health Plan of Kansas, Inc.	10,000.00					10,000.00
Industrial Indemnity Co.	720,000.00					720,000.00
Insurance Company of The Prairie States				110,000.00		110,000.00
Insured Titles, Inc.				250,000.00		250,000.00
Integon Indemnity Corporation	60,000.00			25,000.00		85,000.00
Integrity Insurance Company	200,000.00					200,000.00
International Indemnity Corporation	75,000.00					75,000.00
Investors Guaranty Life Ins. Co.	20,000.00					20,000.00
Jefferson Pilot Pension Life Ins. Co.	200,000.00					200,000.00
John Hancock Variable Life Ins. Co.	125,000.00					125,000.00
KFB Insurance Company	1,685,000.00					1,685,000.00
Kansas Bankers Surety Company	545,000.00					545,000.00
Kansas Farm Bureau Life Ins. Co.	113,602,444.48	1,788,518.75	12,109,566.60	1,000,000.00		128,500,529.83
Kansas Fire & Casualty Company	1,100,000.00					1,100,000.00

AGENTS' AND BROKERS' DIVISION

This division is responsible for supervision and control over examination and qualification of agents and brokers, issuance of licenses, certification of agents by insurers, the administration of agents' minimum education requirements, maintenance of agents' and brokers' licensing records, and the administration of the laws relative to these functions.

During 1986 this division administered 9,266 examinations at various locations across the state including Topeka, Kansas City, Wichita, Dodge City, and Hays, resulting in the licensure of 6,223 new agents. In addition, the division licensed 479 motor club agents, 310 excess lines agents, and 515 brokers and processed 3,128 nonresident licenses on a retaliatory basis. This activity resulted in the collection of $1,450,224 in licensing fees and $130,834.50 in examination fees.

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
January	1978	1,890	1,661	229	647
	1979	2,556	2,320	236	824
	1980	2,521	2,311	210	1,113
	1981	3,085	2,814	271	926
	1982	4,379	3,932	453	2,804
	1983	6,166	5,724	442	2,947
	1984	3,446	3,010	436	1,512
	1985	3,694	3,257	437	2,351
	1986	3,758	3,256	502	3,165
February	1978	1,159	1,055	104	818
	1979	1,992	1,768	224	739
	1980	2,130	1,858	272	908
	1981	2,804	2,486	318	850
	1982	3,067	2,707	360	1,125
	1983	3,289	2,890	399	2,148
	1984	3,416	2,879	537	2,063
	1985	3,737	3,282	455	2,033
	1986	4,232	3,718	514	2,652
March	1978	1,863	1,708	155	548
	1979	1,907	1,755	152	650
	1980	2,383	2,219	164	1,254
	1981	1,675	1,557	118	551
	1982	2,370	2,181	189	719
	1983	4,159	3,642	517	4,356
	1984	3,903	3,461	442	3,378
	1985	3,730	3,159	571	5,239
	1986	4,492	3,904	588	6,013
April	1978	2,621	2,329	292	120
	1979	1,216	1,070	146	52
	1980	1,198	1,106	92	24
	1981	1,450	1,321	129	58
	1982	1,708	1,554	154	204
	1983	3,521	3,063	458	6,700
	1984	3,512	3,013	499	7,050
	1985	4,198	3,608	590	10,255
	1986	4,298	3,629	669	10,712
May	1978	104,203	95,510	8,693	1,444
	1979	116,653	107,045	9,608	376
	1980	113,535	102,971	10,564	704
	1981	132,441	120,989	11,452	0
	1982	148,479	136,754	11,725	110
	1983	171,002	156,661	14,341	870
	1984	188,535	171,065	17,470	1,361
	1985	193,658	174,185	19,473	2,582
	1986	195,950	175,242	20,708	2,188

Certifications Issued	Year	Certifications Issued	Resident	Nonresident	Cancellations
June	1978	2,752	2,469	283	1,044
	1979	3,406	3,056	350	541
	1980	2,978	2,629	349	541
	1981	4,595	4,204	391	779
	1982	3,253	2,876	377	986
	1983	4,335	3,741	594	1,256
	1984	4,042	3,543	499	2,508
	1985	3,667	3,059	608	3,699
	1986	4,535	4,033	502	3,552
July	1978	1,771	1,552	219	678
	1979	2,100	1,903	197	1,065
	1980	2,432	2,103	329	929
	1981	4,266	3,887	379	2,839
	1982	4,701	4,114	587	1,535
	1983	3,566	3,037	529	1,159
	1984	4,245	3,627	618	4,232
	1985	3,705	3,051	654	2,701
	1986	6,650	5,646	1,004	3,294
August	1978	1,970	1,742	228	714
	1979	2,601	2,328	273	561
	1980	2,328	2,029	299	620
	1981	3,018	2,676	342	556
	1982	4,120	3,518	602	964
	1983	4,208	3,592	616	1,502
	1984	3,954	3,363	591	1,893
	1985	4,089	3,589	500	2,557
	1986	4,666	3,900	766	2,928
September	1978	1,764	1,538	226	630
	1979	2,169	1,945	224	157
	1980	2,592	2,273	319	1,074
	1981	3,757	3,331	426	1,077
	1982	4,032	3,461	571	1,083
	1983	3,573	2,959	614	1,109
	1984	3,164	2,652	512	1,854
	1985	3,714	3,094	620	1,879
	1986	4,631	4,000	631	2,601
October	1978	2,502	2,238	264	812
	1979	3,077	2,772	305	833
	1980	2,589	2,214	375	726
	1981	3,878	3,471	407	1,034
	1982	3,503	3,050	453	1,103
	1983	3,448	2,903	545	870
	1984	3,986	3,326	660	2,381
	1985	4,350	3,605	745	1,681
	1986	5,361	4,601	760	2,108
November	1978	1,612	1,429	183	670
	1979	1,489	1,309	180	505
	1980	2,681	2,465	216	853
	1981	2,874	2,562	312	66
	1982	2,631	2,207	425	1,424
	1983	3,133	2,634	499	804
	1984	3,595	3,104	491	1,827
	1985	4,587	4,137	450	1,624
	1986	3,932	3,460	472	2,057
December	1978	1,595	1,438	157	472
	1979	2,655	2,346	309	650
	1980	2,523	2,172	351	702
	1981	2,864	2,467	397	2,137
	1982	3,503	3,050	453	1,567
	1983	2,938	2,550	388	930
	1984	2,690	2,224	466	1,865
	1985	3,522	3,036	486	2,595
	1986	4,388	3,676	712	2,527
Totals	1978	125,702	114,669	11,033	8,597
	1979	141,821	129,617	12,204	6,953
	1980	139,890	126,350	13,540	9,430
	1981	166,707	151,765	14,942	10,873
	1982	185,746	169,404	16,349	13,624
	1983	213,338	193,396	19,942	24,651
	1984	228,488	205,267	23,221	31,924
	1985	236,651	211,062	25,589	39,196
	1986	246,893	219,065	27,828	43,797

CONSUMER ASSISTANCE DIVISION

This Division's principal responsibility is the review of complaints and inquiries from Kansas consumers regarding insurance companies, insurance agents or the consumer's insurance coverage. In addition, the Division performs a number of education and information functions for the benefit of the general public. The Division's primary goals are to ensure Kansas consumers: (1) are fully advised concerning the facts surrounding their insurance complaints or insurance coverages; (2) understand how their insurance claims or insurance problems are handled; and (3) receive prompt attention and equitable resolution of their insurance claims or problems.

Complaints and Inquiries

Most of the complaints and inquiries handled by this Division originate from correspondence from Kansas citizens. However, a large number of complaints and inquiries, relating to every facet of insurance, are also received from the public through telephone calls and personal visits to the office. In 1986, the Division received approximately 27 new complaint and inquiry letters per business day, approximately 338 telephone calls per day, an average of 13 office callers per day and an average of 82 WATS "Hot Line" calls per day. Since these complaints and inquiries involve a wide variety of insurance questions, the Division maintains a close working relationship with other divisions of the Department to ensure those divisions are aware of problems of interest to them. This relationship also allows the Consumer Representatives the opportunity to take advantage of technical support available from those other divisions. The other divisions also coordinate consumer complaints and inquiries with this Division so that a proper record can be maintained of all consumer matters handled by the Department.

Wichita Branch Office

The Department maintains a branch office in Wichita to handle consumer matters brought to us by citizens from that area of the state. The Wichita Branch Office is a unit of this Division. In 1986 the Wichita Branch Office handled 1,163 consumer complaints in addition to meeting with 1,467 walk-in callers during

the year. The Wichita Branch actively participates in consumer education activities and, in cooperation with the Department's Agents' and Brokers' Division, administers agent licensing examinations.

WATS "Hot Line"

Since its inception, the toll-free Consumer "Hot Line" has proven to be a valuable service. In 1986, the "Hot Line" received an average of 1,712 calls each month. Even though many of the calls require follow-up correspondence or action, the principle objective of the system is to conclude as many matters as possible, thus eliminating unnecessary delay and correspondence from both the consumer and this Division.

Field Representatives

The Consumer Assistance Division has two field representatives who assist the Agents' and Brokers' Division in giving agent's licensing examinations. In addition, the field representatives travel throughout the state, when needed, investigating complaints. This includes taking statements from citizens who have complained about misrepresentations by agents or companies, overselling by agents, fraudulent acts by an agent and other misfeasances. Whenever severe storm, flood or fire damage occurs in a community, the Commissioner dispatches field representatives to survey the damage to determine the extent of the damage, type of damage, area covered, and the approximate number of people affected. From these surveys, it can be determined whether the insurance industry will have sufficient claims adjusters in the area to handle the losses. These representatives also act in coordination with federal and other state disaster relief personnel to ensure all appropriate steps are taken to alleviate hardship, and return citizens, as much as possible, to their situations prior to the disaster.

Consumer Education

This Division provides a variety of educational programs for citizens of this state, ranging from informal talks with school groups to formal presentations to senior citizen groups.

Senior Citizen Forums

In 1986, the Division conducted 34 Senior Citizen Forums throughout the State. At each forum, individuals from Blue Cross and Blue Shield of Kansas, who administer the Medicare program in Kansas for the federal government, first explain the benefits provided by Medicare. Division representatives, through a slide presentation and question and answer sessions, explain the benefits customarily available through Medicare Supplement, nursing home and cancer policies, with particular attention paid to what these policies do and do not cover. At these forums, the Division also provides a packet of brochures to each participant. Attendance and interest in these forums has been substantial from their inception and appear to be increasing.

Other Forums, Talks and Speeches

In addition to the Senior Citizen Forums, the Division offers forums on auto insurance and on homeowners insurance. The Department also provides speakers from within the Division for talks, speeches and seminars conducted by civic groups, elementary and high schools, colleges, insurance industry groups and senior citizen groups. The Division has also supplied articles for senior citizen groups and other organizations. These talks and articles generally relate to insurance problems encountered by the group being addressed (*e.g.*, auto insurance problems discussed with high school driver's education classes, and articles or speeches on Medicare and Medicare Supplement policies to senior citizen groups). In 1986 the Division conducted 73 speeches throughout the state on insurance issues. The Division also held 47 educational meetings throughout the state in 1986 relating to Health Maintenance Organizations to Senior Citizen groups.

Market Conduct Examinations

In 1986, representatives of the Division participated in 10 Market Conduct Examinations conducted by the Department. The Division's participation consisted of reviewing the claims processing and complaint handling practices of the company under review. The Division maintains a continuous statistical review of complaints received by the Department regarding

each company operating in this state. Whenever Market Conduct Examinations of companies are undertaken, particular attention is directed to areas identified by the Division's analysis of the complaints received against that company.

Other Activities

The Division maintains an on-going computer program analyzing those complaints received by the Department against each company operating in Kansas. This computer analysis enables the Division to identify companies with a high number of complaints in relation to their premium volume in this state, those particular lines of business with a large number of complaints, and the most frequent causes of complaints.

A relatively small number of individual complaints may result in enforcement actions against companies and agents, depending on the amount of business done in this State and the severity of the alleged violation. Companies may be targeted for special market conduct activity or more informal action, if this will result in correction of improper activities. This approach to monitoring company and agent activities appears to have significantly improved the quality of service Kansas consumers receive from insurance companies operating in this State.

The Division also prepares a number of education brochures relating to common insurance problems in this state including the following: *Kansas Automobile Insurance Facts To Help You, Kansas Homeowners Insurance Facts To Help You, Kansas Cancer Insurance Facts, Kansas Nursing Home Facts, Kansas Health Insurance Facts To Help You, Kansas Life Insurance Facts To Help You, Kansas Health Insurance Facts for Senior Citizens, What Happens When My Group Health Insurance Ends?* and *Kansas' Medicare Supplement Insurance Shopper's Guide.* The latter publication has become especially popular. Approximately 50,000 copies of this brochure have been distributed.

Data Comparisons

The following table summarizes the Division's activities for 1985 and 1986: (covers only Consumer Assistance Division):

New Complaints and Inquiries *(for which a file was opened)*	1985	1986
Topeka	6,740	7,040
Wichita	1,244	1,192
Other Divisions	209	270
	8,193	8,502
Office Callers		
Topeka	1,703	1,609
Wichita	1,523	1,467
	3,226	3,076
Telephone Calls (incoming and outgoing)		
Topeka	67,393	68,835
Wichita	16,237	15,986
	83,630	84,821
WATS "Hot Line" calls	18,946	20,544
Consumer Files Closed		
C.A.D.-Topeka	6,647	6,659
C.A.D.-Wichita	1,185	1,210
	7,832	7,869
Consumer Education Programs		
Senior Citizen Forums	14	34
Consumer Talks	170	119
Consumer Money Recovered (approx.)	$6,000,000	$5,500,000

COMMUNICATIONS DIVISION

The Communications Division was established in June of 1980. The Division was organized to incorporate within the Insurance Department the use of automated equipment, *i.e.*, the I.B.M. System 36-5360 with six 3180 terminals located in that particular division with six other terminals located throughout the department, to increase the efficiency of producing typed documents. It is the responsibility of the Director of the Communications Division to make sure that all the new releases for the system are incorporated in a timely fashion. Also any training on new software purchased by the Department is done by the Director of this division.

The Communications Division is responsible for making sure that documents requested from the Accident & Health Division, Administrative Division, Administrative Services Division,

Agents' and Brokers' Division, Consumer Assistance Division, Financial Surveillance Division, Fire & Casualty Division, Legal Division and the Life Division are produced with the least amount of time possible and with accuracy. These documents originate from dictation, handwritten material or form letters.

The Communications Division is also responsible for special projects that require a large volume of final documents, projects with numerous revisions, minutes of meetings held at the department and department brochures that have to be camera ready for the printer. Such products can be produced much more efficiently by a word processing system.

During 1986 the Communications Division produced a total of 47,892 documents which created 69,829 pages of information.

LIFE DIVISION

The Life Division staff is responsible for various areas of supervision over 692 companies licensed in the State of Kansas. One of the primary functions of the division is the review of form filings and accompanying materials submitted by the companies holding a Kansas Certificate of Authority. As reported in prior years, the life insurance products being offered in today's marketplace increase in their complexity and require more and more study and research prior to actual approval or disapproval. Universal Life products, group insurance, variable annuities, HR-10 retirement plans and other complex forms of insurance are developing at a rate which requires extensive research not reflected by statistics alone. The following table, however, does give some indication of the number of filings received and processed by the Life Division this past year:

Policy Forms Received	12,794
Policy Forms Approved	10,964
Policy Forms Disapproved	1,318

* The Forms approved and disapproved will not reflect the number received as they include forms reviewed from the backing of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will for the backing reflected in next year's approved/disapproved statistics.

Letters sent out in connection with form reviews numbered 2,719. In addition to the above reviews, 98 pieces of advertising were reviewed. These figures are taken from submissions of advertising only filings. Filings included with policy forms have

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Kansas Group Life Insurance Co.	685,000.00					685,000.00
Kansas Mutual Insurance Co.	779,000.00					779,000.00
Kennesaw Life & Accident Insurance Co.				25,000.00		25,000.00
Legion Insurance Company	25,000.00					25,000.00
Liberty Insurance Company	30,000.00					30,000.00
Life Insurance Co. of Kansas				1,030,000.00		1,030,000.00
Lincoln National Life Ins. Co.				300,000.00		300,000.00
Manhattan Mutual Life Ins. Co.	9,215,679.18	418,668.27	5,739,773.70		136,658.00	15,510,779.15
Marysville Mutual Ins. Co.	930,000.00					930,000.00
McPherson Hail Ins. Co.	60,000.00					60,000.00
Medplan, Inc.				10,000.00		10,000.00
Mid-Century Insurance Co.	80,000.00					80,000.00
Mid-Continent Casualty Company	300,000.00					300,000.00
Mid-South Insurance Company	100,000.00					100,000.00
Minnesota Protective Life Ins. Co.	6,435,000.00	184,665.25		50,000.00		6,669,665.25
Mission American Ins. Co.	310,000.00					310,000.00
Mission Insurance Company	40,000.00					40,000.00
Mission National Insurance Company	50,000.00					50,000.00
Modern Income Life Insurance Company	260,000.00					260,000.00
Munich American Reassurance Co.	35,000.00					35,000.00
National Benefit Life Ins. Co.	700,000.00					700,000.00
National Excess Insurance Company				30,000.00		30,000.00
National Reserve Life Ins. Co.	45,610,946.02	9,285,928.25				54,896,874.27
National Western Life Ins. Co.	4,450,000.00					4,450,000.00
Nationwide Agribusiness Insurance Company	615,000.00					615,000.00
Northwestern Pacific Indemnity Co.	215,000.00					215,000.00
Occidental Fire & Casualty Co. of N.C.	100,000.00					100,000.00
Oklahoma Surety Company	300,000.00					300,000.00
Old United Life Ins. Co.				850,000.00		850,000.00
Omaha Property & Casualty Ins. Co.	40,000.00					40,000.00
Ozark National Life Ins. Co.	12,925,000.00		544,652.16			13,469,652.16
Pacific Indemnity Company	300,000.00					300,000.00
Pacific Marine Ins. Co.	200,000.00					200,000.00
Patrons Mutual Ins. Ass'n	568,000.00	61,000.00				629,000.00
Physicians Health Plan of Kansas, Inc.				10,000.00		10,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Pioneer National Life Ins. Co.	1,805,000.00	145,850.00	670,025.30	180,000.00		2,800,875.30
Plains Insurance Co.	1,900,000.00					1,900,000.00
Prime Health				25,000.00		25,000.00
Professional Investors Life Ins. Co.	855,500.00					855,500.00
Professional Mutual Insurance Co.	200,000.00			50,000.00		250,000.00
Protective Life Ins. Co.	7,145,000.00	500,000.00				7,645,000.00
Providers Insurance Co.	1,125,000.00					1,125,000.00
Pyramid Life Ins. Co.	28,765,000.00					28,765,000.00
Quaker Life Insurance Company	600,000.00					600,000.00
Reliance Standard Life Ins. Co.	160,000.00					160,000.00
Republic Mortgage Insurance Company	50,000.00					50,000.00
Republic National Life Insurance Company	200,000.00					200,000.00
Reserve Life Insurance Co.	1,125,000.00					1,125,000.00
Rockwood Insurance Company				250,000.00		250,000.00
Roosevelt Nat'l Life Ins. Co. of America	845,000.00					845,000.00
SAFECO Title Ins. Co. of Oregon (General)	375,000.00					375,000.00
SAFECO Title Ins. Co. of Oregon (Special)	125,000.00					125,000.00
San Francisco Reinsurance Co.	95,000.00					95,000.00
SCOR Reinsurance Company	60,000.00					60,000.00
Security Benefit Life Ins. Company	699,897,479.68	16,005,626.00	139,921,312.83		10,477,039.00	866,301,457.51
Security General Life Ins. Co.	300,000.00					300,000.00
Security Trust Life Insurance Company				25,000.00		25,000.00
Sentry Investors Life Insurance Company	200,000.00					200,000.00
Southern Insurance Company	20,000.00					20,000.00
Southern Life Insurance Company	150,000.00					150,000.00
Standard Guaranty Ins. Co.	35,000.00					35,000.00
Standard Mutual Life Ins. Co.	9,255,568.11		5,090,098.24			14,345,666.35
Supreme Life Insurance Company	140,000.00					140,000.00
Surety Insurance Co. of California	60,000.00					60,000.00
Swedish American Mutual Ins. Co.	85,000.00					85,000.00
TICOR Indemnity Company				25,000.00		25,000.00
Total Health Care				10,000.00		10,000.00
Town & Country Fire & Cas. Ins. Co.	568,917.00	34,438.70				603,355.70
Transamerica Insurance Company	1,075,000.00					1,075,000.00
Travel Air Insurance Company (Kansas)				600,000.00		600,000.00

NAME OF COMPANY	BONDS	STOCKS	MORTGAGES	CERTIFICATES OF DEPOSIT	REAL ESTATE	TOTAL DEPOSIT
Travelers Indemnity Co. of America	110,000.00					110,000.00
Trinity Universal Ins. Co. of Kansas	1,460,000.00					1,460,000.00
Tri-State Insurance Company	605,000.00					605,000.00
Truck Insurance Exchange	660,000.00					660,000.00
Trustmark Life Insurance Company	100,000.00					100,000.00
ULICO Casualty Company	15,000.00					15,000.00
Union Security Life Ins. Co.	45,000.00					45,000.00
United Fire Insurance Co.	50,000.00					50,000.00
United Founders Life Insurance Co.	21,116,000.00					21,116,000.00
United Guaranty Residential Ins. Co. of N.C.	50,000.00					50,000.00
Upland Mutual Life Insurance Co.	1,035,000.00					1,035,000.00
Victory Life Insurance Co.	54,301,933.49	382,762.75	24,131,481.13	18,500,000.00	9,375,000.00	106,691,177.37
Washington National Ins. Co.	30,000.00					30,000.00
West General Insurance Co.	107,827.00	20,212.50		700,000.00		828,039.50
Western Casualty & Surety Co.	1,810,000.00					1,810,000.00
Western Employers Insurance Company				300,000.00		300,000.00
Western Fire Insurance Co.	2,755,000.00					2,755,000.00
Western Indemnity Company	1,630,000.00					1,630,000.00
Western National Life Ins. Co.	400,000.00					400,000.00
Wheat Growers Mutual Hail Ins. Co.	410,000.00					410,000.00
Wilshire Insurance Company	100,000.00					100,000.00
World Service Life Ins. Co.	299,000.00		2,882,808.91			3,181,808.91
Yukon Indemnity Company	400,000.00					400,000.00
TOTALS	$1,670,738,240.68	$45,990,840.86	$661,074,232.56	$58,239,650.00	$28,155,097.00	$2,464,198,061.10

not been counted, nor have consumer files involving advertising which were eventually reviewed.

Annual Statement Review

There were 680 annual statements filed in 1986 with the Life Division as required by K.S.A. 40-225. Each statement was given a detailed audit with regard to errors in the statement, solvency (including adequacy of reserves for business written by Kansas companies) and authorization of various supplementary documents made. This effort is coordinated with the Financial Surveillance Division which conducts in-depth research on many of the statements received.

Certificates of Authority

K.S.A. 40-215 allows for a continuous Certificate of Authority which shall continue in force until suspended, revoked, or otherwise terminated by the Commissioner of Insurance. It is only necessary to issue a Certificate of Authority to companies newly admitted, changing name, merging or changing city or state of their home office.

Collection and Distribution

In accordance with K.S.A. 40-252 and 40-2801 the Life Division computes, assesses and collects premium and privilege taxes as well as statutory fees. Taxes and fees collected on life companies was $26,140,270.26 in fiscal 1987. Of that amount, a premium tax passed in 1970 on Kansas companies amounted to $3,899,214.84 and a privilege tax also on Kansas companies passed in that same year resulted in the collection of an additional $94,071.48.

Life and Health Guaranty Association

The purpose of this act is to provide a mechanism for the payment of covered claims under certain insurance policies, to avoid excessive delay in payment and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer, to assist in the detection and prevention of insurer insolvencies and to provide an association empowered to assess the cost of such protection among insurers. The Board of Directors of the association is composed of not less than five nor more than

nine members who are selected by member insurers subject to approval of the Commissioner. The Life Division gathers and furnishes information relative to those assessments.

Advisory Duties and Research

If it is found necessary to call formal hearings with reference to a company or an agent's violation of the insurance code, the Life Division assists the Legal, Licensing and Consumer Assistance Divisions in matters of investigation and procuring evidence. This division also acts as technical advisor during the process of such a hearing. Research needed for any phase of life insurance is conducted whether it be for legislative purposes, NAIC proposals, departmental positions or statistical evaluation. The insurance industry is constantly changing concepts and types of coverage and it is important for the Life Division to properly advise the Commissioner and conduct any studies or research on new subject matters. In that same light, the Life Division also assists in the compilation of agent's examination and act in an advisory capacity on any change within the examination itself.

Securities Valuation

A determination is made by the Life Division that adequate securities are on deposit by life companies in accordance with K.S.A. 40-401 and 40-404. As of December 31, 1986, these deposits amounted to $2,464,198,061.10. If quarterly or monthly reports are required of a company, the valuations are made more frequently by the Financial Surveillance Division.

Certifications

The Life Division prepared and issued 1,495 various certifications for companies and insurance departments. Those certifications required the study of the division's records to determine the correctness of the material we were asked to certify.

Annual Report

The material contained within this annual report must be assembled and compiled statistically in connection with the total business operations and Kansas operations of all life companies. This information is also used in the Commissioner's preparation of the department's annual budget and report.

Directory of Companies

Each year a report showing the companies licensed in the various lines of business they are qualified to write in Kansas must be compiled and published. Information is taken from the Official List filed with this division in conjunction with the annual statement.

Examination Reports

Kansas law requires that each company doing business in Kansas to be examined whenever the Commissioner deems it to be necessary. The division filed 213 such reports in 1986. The accuracy of current filings are checked at the close of annual statement review each year.

Company Charter and Bylaws

This division receives and reviews certified copies of Kansas company charters, bylaws, and amendments thereto. Foreign company charters are also filed in the same manner. In addition, all official company files are maintained within the Life Division.

Biographical Sketches

Biographical forms for each director and key officer of each Kansas life company must be maintained by the Life Divi ion. The biographical sketch files are updated at the close of each annual statement review period to determine if officer changes have resulted in unfiled biographical sketch forms.

Company Admissions

This division participates in the examination of companies making application to be admitted to do business in Kansas, mergers, name changes, consolidations, re-insurance and the formation of new companies. During 1986, 34 life companies were admitted with 31 companies seeking admission to Kansas at year end.

Claim Handling

Although the Consumer Assistance Division is basically responsible for the handling of complaints and inquiries, we act in

a consulting nature on the more difficult problems which arise and in which more technical assistance is needed. We handle, as an example, any IRA or KEOH problems as a matter of routine. During the year, we handled 100 complaints or inquiries by letter, 17 complaints or inquiries by personal visits with the public, and 1,090 telephone inquiries.

Market Conduct Examinations

A personal visit by some member of the Life Division is made to each Kansas domiciled company undergoing a financial examination. During that visit a market conduct exam is conducted in conjunction with the financial examiners. During the past year, four such examinations were conducted by the Life Division staff.

Replacement

Twelve replacement cases were opened by the Life Division in 1986. All examiners continue to assist in the investigation. This gives us the benefit of complete awareness by all staff members of the problems involved and helps alert them to the policy provisions which might be troublesome, if approved.

Credit

Approximately 84 companies are presently issuing credit life insurance in this state with a total premium volume of $25.8 million. Current credit rate structures are receiving extensive analysis. Again, a great amount of time is being devoted to research and review in this area.

Microfilming

The microfilming of the Life Division records is now complete. As a result, the square footage of space allocated for file storage has been drastically reduced.

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1986

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
COMPANIES OF KANSAS										
ALLIANCE LIFE INSURANCE COMPANY	KS	33003	28776	4227	701	941363	174305	477157	1432	839
AMERICAN HOME LIFE INSURANCE COMPANY	KS	37686	33178	4508	221-	1088362	87871	442304	41	21
AMERICAN INVESTORS LIFE INS. CO., INC.	KS	354358	309536	44822	2000	818732	53245	254991	57	103
CENTENNIAL LIFE INSURANCE COMPANY	KS	79996	73466	6529	1226	2422912	11731	113183	3065	2495
CIMARRON LIFE INSURANCE COMPANY	KS	4891	3443	1448	14	94065	40219	70461	150	84
COMMUNITY NATIONAL ASSURANCE COMPANY	KS	4846	146	4700	140-	413	0	0	0	0
EMPLOYERS REASSURANCE CORPORATION	KS	915325	648642	266683	43772	18411	0	831	0	0
FARM AND RANCH LIFE INSURANCE CO., INC	KS	6771	3568	3203	61-	192508	21	21	13	3
GREAT AMERICAN LIFE INSURANCE CO.	KS	11343	8044	3299	313	37131	5110	37131	0	0
GREAT-WEST LIFE & ANNUITY INS. CO.	KS	911305	860276	51030	389	280607	0	0	0	0
HOME STATE LIFE INSURANCE COMPANY	KS	7930	6960	970	4-	43882	15562	28992	272	84
KANSAS FARM BUREAU LIFE INS. CO., INC.	KS	176883	165397	11437	786-	2283092	568990	2283092	1349	709
KANSAS GROUP LIFE INSURANCE CO.	KS	2519	443	2077	21	290130	292805	290130	380	97
LIFE INSURANCE CO. OF KANSAS	KS	4552	2641	1911	19	3819	50154	3819	634	335
MANHATTAN MUTUAL LIFE INSURANCE COMPAN	KS	20571	18478	2093	231	260775	9595	54589	0	0
PIONEER NATIONAL LIFE INSURANCE CO.	KS	4583	3425	1157	359-	8363	0	6747	0	0
PYRAMID LIFE INSURANCE COMPANY	KS	78532	61842	16690	1164	600767	7540	40472	2605	1971
SECURITY BENEFIT LIFE INSURANCE CO.	KS	1459007	1407961	51046	4672	14684089	75434	3166006	1192	789
STANDARD MUTUAL LIFE INSURANCE CO.	KS	19085	16386	2699	135	263680	12212	70168	0	0
VICTORY LIFE INSURANCE COMPANY	KS	140827	128255	12572	683	1290811	36	257213	128	65
SUB-TOTAL		4274014	3780863	493101	52407	25623912	1404830	7597307	11319	7595

TABLE 1
CONDITION AND GENERAL BUSINESS
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FOR THE YEAR ENDING DECEMBER 31, 1986

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
COMPANIES OF OTHER STATES										
A.I.G. LIFE INSURANCE COMPANY	PA	863804	831366	32439	7777	12775913	26419	68492	718	386
A.M. LIFE INSURANCE COMPANY	MA	48917	30280	18637	1346	1672067	595	5245	0	0
ACACIA MUTUAL LIFE INSURANCE CO.	DC	808316	726333	81983	3495	6333591	1835	18643	0	0
ACACIA NATIONAL LIFE INSURANCE COMPANY	VA	164762	145428	19335	2496	1589989	4	1040	0	0
ACADEMY LIFE INSURANCE COMPANY	CO	186978	164979	21999	3703-	6420208	7364	42007	89	61
ACCELERATION LIFE INSURANCE COMPANY	OH	84647	68956	15690	599	1549502	4228	4218	286	192
ADJUSTABLE LIFE INSURANCE COMPANY	MN	5915	93	5822	333	0	0	0	0	0
ADMIRAL LIFE INSURANCE CO OF AMERICA	AZ	16590	10186	6405	1038	149149	2748	4295	66	58
AETNA LIFE INSURANCE & ANNUITY COMPANY	CT	5610053	5456698	153355	16932-	22201883	24480	120621	185	41
AETNA LIFE INSURANCE CO. OF AMERICA	CT	6446	96	6350	217	0	0	0	0	0
AETNA LIFE INSURANCE CO. OF ILLINOIS	IL	92165	58569	33596	4840	4456161	0	0	0	2
AETNA LIFE INSURANCE COMPANY	CT	42957155	41924177	1032978	223676	213119304	142542	2588875	16070	12373
ALABAMA REASSURANCE COMPANY, INC.	AL	137167	127901	9265	4200-	3728069	0	0	0	0
ALEXANDER HAMILTON LIFE INS CO OF AMER	MI	1554026	1437984	116042	23825	15116526	142472	503341	323	166
ALL AMERICAN LIFE INSURANCE COMPANY	IL	953638	836960	95678	28360	16905795	58138	332686	275	236
ALLIED LIFE INSURANCE COMPANY	IA	79237	66072	13165	1160	2045767	4843B	11294S	6	1
ALLSTATE LIFE INSURANCE COMPANY	IL	3789407	3434383	355024	47181	67651077	88800	374053	4042	3209
AMALGAMATED LABOR LIFE INSURANCE CO.	IL	17688	13146	4543	196-	353334	408	1519	61	26
AMERICAN AGENCY LIFE INSURANCE CO.	VA	112616	86372	26244	1641-	5927509	1787	23452	0	0
AMERICAN BANKERS LIFE ASSUR. CO. OF FL	FL	417292	358396	58896	1408	25027491	21383	30980	348	96
AMERICAN CENTURION LIFE & ACC. ASSR. C	CA	7977	405	7572	632	1222	0	0	0	0
AMERICAN CHAMBERS LIFE INSURANCE CO.	OH	27300	17969	9331	387	274432	1537	4316	1340	1175
AMERICAN CONTINENTAL LIFE INSURANCE CO	MO	11295	7610	3685	643	435407	0	0	18	11
AMERICAN DEFENDER LIFE INSURANCE CO.	NC	79615	74407	5207	2956-	2420540	54	2120	0	0
AMERICAN ENTERPRISE LIFE INSURANCE CO.	IN	7400	28	7372	335	0	0	0	0	0
AMERICAN FAMILY LIFE ASSR CO OF COLUMB	GA	2593499	2336107	257392	106919	4038198	76	9037	4335	2095
AMERICAN FAMILY LIFE INSURANCE CO.	WI	459308	383083	76225	4066	11012534	180808	642623	16	5
AMERICAN FIDELITY ASSURANCE COMPANY	OK	470342	400915	69427	9117	4476151	63128	141937	4197	2643
AMERICAN FIDELITY LIFE INSURANCE CO.	FL	218967	191431	27536	3549	2639267	1564	14796	0	0
AMERICAN FOUNDATION LIFE INSURANCE CO.	AL	102032	88851	13181	3396	818073	0	6133	0	0
AMERICAN FOUNDERS LIFE INSURANCE COMPA	TX	209011	186949	22062	515-	2822213	459	5268	0	0
AMERICAN FRANKLIN LIFE INSURANCE CO.	IL	4801	786	4015	587	12301	0	0	0	0
AMERICAN GENERAL GROUP INSURANCE CO.	TX	258828	184014	101815	10786	9156212	902	150787	1747	1269
AMERICAN GENERAL LIFE & ACCIDENT CO.	TN	3362383	2825626	536757	199494	22453861	49619	338634	1093	452
AMERICAN GENERAL LIFE INS CO OF DELAWA	DE	1316903	1125948	190955	22979	10100020	38335	193861	61	14
AMERICAN GENERAL LIFE INS CO OF NY	NY	441882	405162	36720	531-	4132385	0	2892	0	0
AMERICAN GUARANTY LIFE INSURANCE CO.	OR	93488	91679	1810	10406-	3658566	6459	7185	0	0

TABLE 1
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AMERICAN HEALTH & LIFE INS. CO.	MD	550841	486660	64182	6178	8464534	4293	74835	53	68
AMERICAN HERITAGE LIFE INSURANCE CO.	FL	325298	272798	52501	5670	10493397	4597	55424	547	376
AMERICAN INCOME LIFE INSURANCE CO.	IN	326636	276061	50575	14837	4813748	24560	39879	269	130
AMERICAN INTERNAT'L LIFE ASSUR CO OF N	NY	852550	825995	26554	1128	9153033	3450	20517	17	28
AMERICAN LIBERTY LIFE INSURANCE COMPAN	LA	6059	3425	2634	303	28712	0	0	0	0
AMERICAN LIFE & CASUALTY INSURANCE CO.	ND	622955	585693	37262	1203	4088282	17634	33141	2	41
AMERICAN LIFE INSURANCE CO OF NEW YORK	NY	67731	52544	15187	194	1317392	858	6001	10	6
AMERICAN MUTUAL LIFE INSURANCE CO.	IA	389659	304204	85455	4223	6336960	32663	114835	12	28
AMERICAN NATIONAL INSURANCE COMPANY	TX	3247663	2517925	729739	67522	22885374	45284	218931	292	367
AMERICAN NATIONAL LIFE INS CO OF TEXAS	TX	39487	20771	18716	1715	234388	0	984	0	0
AMERICAN PROTECTORS INSURANCE COMPANY	UT	13944	10864	3081	244-	829697	344	452	0	0
AMERICAN REPUBLIC INSURANCE COMPANY	IA	175164	153133	42031	2188	1601623	24579	72140	2783	1476
AMERICAN SECURITY LIFE INSURANCE CO.	TX	103351	88737	14614	2556	1415728	333	2563	3	1
AMERICAN SERVICE LIFE INSURANCE CO.	TX	14491	7873	6618	734	0	0	0	0	0
AMERICAN STANDARD LIFE & ACC. INS. CO.	OK	82121	77020	5101	2487	581029	340	13773	10-	60
AMERICAN STATES LIFE INSURANCE CO.	IN	173565	137063	36502	11318	8209720	35870	160008	1172	816
AMERICAN TRANSCONTINENTAL LIFE INS. CO	AZ	6363	1489	4874	85	20951	0	0	0	0
AMERICAN TRAVELERS ASSURANCE COMPANY	IA	3475	136	3339	47	6999	0	0	0	0
AMERICAN TRUSTEE LIFE CORPORATION	OK	12995	11687	1308	180-	197372	91	864	12	0
AMERICAN UNION LIFE INSURANCE CO.	IL	23554	16193	7362	2093	84816	74	388	42	40
AMERICAN UNITED LIFE INSURANCE CO.	IN	2689646	2590214	99433	9757	26380541	56050	329794	1233	1221
AMERICAN VANGUARD LIFE INSURANCE COMPA	IA	24357	19781	4576	377	0	0	0	0	0
AMERICAN WOODMEN'S LIFE INSURANCE CO.	CO	6652	5082	1570	566	305190	614	6244	0	0
AMERICAN-AMICABLE LIFE INS. CO. OF TEX	TX	101635	80748	20887	766	6060762	541	52818	0	0
AMERICAN-AMICABLE LIFE INSURANCE CO.	TX	507497	434804	72693	11026	5730349	25743	62488	0	0
AMEX LIFE ASSURANCE COMPANY	CA	754525	544825	209701	12873	28758071	44697	173388	817	532
AMICA LIFE INSURANCE COMPANY	RI	56726	40821	15905	1518	2225550	800	1875	0	0
AMOCO LIFE INSURANCE COMPANY	NE	118452	108666	9786	405	3197714	51161	148523	114	7
ANCHOR NATIONAL LIFE INSURANCE CO.	CA	1756049	1689303	66746	3591	4306606	7541	76364	0	0
APPALACHIAN NATIONAL LIFE INSURANCE CO	IN	55793	46188	9605	2556-	2132	0	54	1	0
ARCADIA NATIONAL LIFE INSURANCE COMPAN	AZ	53402	36415	16987	261	1697625	55	44	1	9
ASSOCIATED DOCTORS H & L INS. CO.	AL	46964	21789	25176	3375	9889	0	15	60	29
ASSOCIATES LIFE INSURANCE COMPANY	IN	27591	17506	10085	1899	2000416	310	988	1	1
ASSOCIATION LIFE INS. CO., INC.	WI	136099	92273	43826	4229	1954236	15397	63940	5653	4008
ASSURED INVESTORS LIFE COMPANY	CA	19639	4255	14884	1519-	21274	0	0	0	0
ATLANTA LIFE INSURANCE COMPANY	GA	123211	93322	29889	687	1927384	2067	8634	31	8
ATLAS LIFE INSURANCE COMPANY	OK	57167	50035	7132	449	1037832	24500	45038	118	44
AUTO CLUB LIFE INSURANCE COMPANY	MI	21925	14047	7878	29	956898	0	50	0	0

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
BANKERS LIFE & CASUALTY COMPANY	IL	1289559	1156424	133135	116899	10577008	25090	117247	10447	5227
BANKERS LIFE ASSURANCE CO. OF NEBRASKA	NE	8446	130	8316	39	0	0	0	0	0
BANKERS LIFE INSURANCE CO. OF NEBRASKA	NE	1057858	972177	85681	6043	6165721	30805	350976	2749	1409
BANKERS MUTUAL LIFE INSURANCE COMPANY	IL	78656	67687	10969	1525	554513	3514	26012	0	0
BANKERS NATIONAL LIFE INSURANCE COMPAN	TX	402185	350218	51967	9257	8252131	5588	47741	0	0
BANKERS SECURITY LIFE INS. SOCIETY	NY	246222	221774	24448	567	11852241	14248	45821	63	54
BANKERS UNITED LIFE ASSURANCE COMPANY	IA	367719	329517	38202	6315	2394208	4508	20733	29	21
BANNER LIFE INSURANCE COMPANY	MD	373771	277293	96478	9662	4635740	0	16898	0	0
BCS LIFE INSURANCE COMPANY	IL	74073	37766	36307	6501	3485296	2340	2935	353	232
BENEFICIAL LIFE INSURANCE COMPANY	UT	597251	532050	65201	10637	7012675	744	5538	0	0
BENEFICIAL STANDARD LIFE INS. CO.	CA	635882	583821	52062	1278	2021590	189	3563	57	14
BENEFIT TRUST LIFE INSURANCE COMPANY	IL	278118	238310	39807	5054	4225137	37152	105468	2505	2020
BERKSHIRE LIFE INSURANCE COMPANY	MA	535147	502218	32929	145	7375302	17458	60832	76	13
BEST LIFE ASSURANCE CO. OF CALIFORNIA	CA	9066	5744	3322	480	798844	1350	1215	33	73
BOATMEN'S LIFE INSURANCE COMPANY	MO	4537	821	3716	486	50911	87	87	0	0
BOSTON MUTUAL LIFE INSURANCE COMPANY	MA	218991	188969	30021	3625	7710782	4510	4878	7	64
BRADFORD NATIONAL LIFE INSURANCE CO.	KY	76422	66576	9846	614	1645392	1822	7173	6	7
BROOKINGS INTERNATIONAL LIFE INS. CO.	SD	13209	8377	4832	492	66272	0	313	2	0
BUSINESS MEN'S ASSURANCE CO. OF AMERIC	MO	922455	767258	155198	19163	28109995	130432	1096807	9357	6656
C. M. LIFE INSURANCE COMPANY	CT	222401	210785	11616	5688-	11629344	51559	201095	0	0
CALIFORNIA PACIFIC LIFE INSURANCE CO.	CA	5583	1980	3602	118	167528	674	2157	87	39
CALIFORNIA WESTERN STATES LIFE INS CO	CA	975680	860244	115436	27399	13334864	0	11867	1	0
CAPITAL RESERVE LIFE INSURANCE CO.	MO	22112	11136	10976	1119	50269	0	82	0	0
CAPITOL AMERICAN LIFE INSURANCE COMPAN	AZ	69104	46156	22948	1881	1471	5	5	3017	382
CAPITOL BANKERS LIFE INSURANCE CO.	MN	84118	75310	8808	181	1828728	5753	22190	0	0
CAPITOL LIFE INSURANCE COMPANY	CO	1870813	1799662	71151	5813-	2763197	5063	25687	0	0
CARILLON LIFE INSURANCE COMPANY	OH	7803	1297	6507	344	0	0	0	0	0
CELTIC LIFE INSURANCE COMPANY	RI	82490	57315	25174	5813	1744040	272	582	138	122
CENTRAL LIFE ASSURANCE COMPANY	IA	1669429	1561133	108296	5595	19607970	49685	266581	1775	1477
CENTRAL NATIONAL INS. CO. OF OMAHA	NE	437422	223408	214014	13552	6438957	41098	76749	550	193
CENTRAL RESERVE LIFE OF NO AMER INS CO	OH	41352	26179	15173	3988	660088	4292	7316	658	485
CENTRAL SECURITY LIFE INSURANCE CO.	TX	18305	11410	6895	233	49474	8	176	6	3
CENTRAL STATES HEALTH & LIFE CO OF OMA	NE	101283	76284	24999	273-	1563234	88749	17452	1655	595
CENTRAL UNITED LIFE INSURANCE CO.	IA	40059	2156	6242	129-	6037082	13702	13702	10	5
CENTURION LIFE INSURANCE COMPANY	MO	294760	181617	113143	9541	2008942	12182	18018	242	64
CENTURY LIFE OF AMERICA	IA	903418	839715	63703	6997	6778942	24798	116866	25	4
CERTIFIED LIFE INSURANCE COMPANY	CA	108379	73254	35125	4353	347352	40	176	407	138

TABLE 1
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CHARTER NATIONAL LIFE INSURANCE CO.	MO	620660	592729	27931	1854	2357510	1689	9410	2	0
CHARTERED PROTECTIVE LIFE INSURANCE CO	CA	94779	61801	32978	8544	986724	29543	31839	343	151
CHASE NATIONAL LIFE INSURANCE CO.	MO	27347	19102	8245	651	343553	0	1099	0	0
CHRYSLER LIFE INSURANCE COMPANY	MI	83316	66543	16773	686	690038	7960	15578	117	56
CIGNA LIFE INSURANCE COMPANY	CT	5669	563	5106	130	14	0	0	0	0
COLLEGE LIFE INS. CO. OF AMERICA	IN	238515	204531	33985	4175	1694722	250	13567	23	9
COLOGNE LIFE REINSURANCE COMPANY	CT	171721	131893	39828	2953	13844502	0	0	0	0
COLONIAL LIFE & ACCIDENT INS. CO.	SC	271580	191734	79847	18911	2438139	16552	28455	1431	574
COLONIAL LIFE INS. CO. OF AMERICA	NJ	448047	404999	43048	2994-	13739554	50	1117	3	0
COLONIAL PENN LIFE INSURANCE COMPANY	PA	534976	404407	130569	14485	2868633	6486	16975	421	155
COLORADO BANKERS LIFE INSURANCE COMPAN	CO	20934	12477	8457	1324	237092	324	0	0	0
COLUMBIA NATIONAL LIFE INSURANCE CO.	OH	77540	69062	8478	1467	777584	1042	7077	2	3
COLUMBIAN MUTUAL LIFE INSURANCE CO.	NY	208767	194611	14156	694	4752308	0	720	0	0
COLUMBUS MUTUAL LIFE INSURANCE CO.	OH	795025	717559	77466	5366	6813923	4812	20788	2	0
COMBINED AMERICAN LIFE INSURANCE CO.	NE	24776	14577	10199	868	19288	0	0	37	27
COMBINED INSURANCE CO. OF AMERICA	IL	1536405	1138367	398039	86796	6932809	14328	50267	5293	1773
COMMERCIAL LIFE INSURANCE COMPANY	WI	1236895	1130246	106649	15731	2267520	5237	6038	116	48
COMMERCIAL UNION LIFE INS CO OF AMERIC	DE	244466	221525	22941	755	3356132	20164	86772	22	11
COMMONWEALTH LIFE & ACCIDENT INS. CO.	MO	129949	83916	46033	3652	876650	1008	2663	7	3
COMMONWEALTH NATIONAL LIFE INS. CO.	MS	8136	4192	3944	961	17001	0	0	0	0
COMPANION LIFE INSURANCE COMPANY	SC	18078	12018	6060	294-	3319143	81	101	55	23
CONFEDERATION LIFE INSURANCE COMPANY	CN	1363043	1320240	42003	65452	19279530	9522	57849	83	77
CONGRESS LIFE INSURANCE COMPANY	AZ	12902	5934	6968	1530	287873	0	9	0	0
CONNECTICUT GENERAL LIFE INS. CO.	CT	24806504	23532571	1273933	359364	120849091	91506	469815	8557	7736
CONNECTICUT MUTUAL LIFE INS. CO.	CT	8934017	8548992	385024	39664	4773887	69051	542861	746	32
CONNECTICUT NATIONAL LIFE INSURANCE CO	NJ	245926	216074	29852	898	6046670	458	2816	27	24
CONSTITUTION LIFE INSURANCE COMPANY	IL	333359	286741	46618	15005	2123331	566	7033	0	0
CONSUMER BENEFIT LIFE INSURANCE CO.	TN	23796	12648	11148	2666	1339486	0	0	0	0
CONTINENTAL AMERICAN LIFE INS. CO.	DE	342124	283371	58753	1607-	1446754	913	4545	70	31
CONTINENTAL ASSURANCE COMPANY	IL	5601469	5079614	521855	81745	69090131	32541	195281	7919	8079
CONTINENTAL GENERAL INSURANCE CO.	NE	50120	36473	13647	2324	912268	8352	31616	1595	754
CONTINENTAL LIFE & ACCIDENT COMPANY	ID	67447	36511	30936	8776	1037800	582	4890	56	102
CONTINENTAL WESTERN LIFE INS. CO.	IA	127806	110986	16820	603	3237751	9372	37032	127	185
COUNTRY LIFE INSURANCE COMPANY	IL	1642316	1365962	276354	27286	7119511	0	6017	6	2
CREDIT LIFE INSURANCE COMPANY	OH	221185	210257	10928	5284-	15073522	13338	19123	113	55
CROWN AMERICA LIFE INSURANCE COMPANY	KY	66245	43593	22652	1308-	0	172	172	0	0
CROWN LIFE INSURANCE COMPANY	CN	3254891	3242364	11727	39966-	48925	13709	67036	628	333
CUDIS INSURANCE SOCIETY, INC.	WI	312785	216300	96484	1693-	0	0	0	2635	1353

TABLE 1
CONDITION AND GENERAL BUSINESS
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** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS ORD. INS. WRITTEN THIS YR.	KANSAS ORD. INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
CUMBERLAND LIFE INS CO	TN	506196	342793	163403	30899	2905564	37461	48631	434	107
CUNA MUTUAL INSURANCE SOCIETY	WI	728576	549307	179268	7	63059500	52080	725795	923	514
DELAWARE AMERICAN LIFE INSURANCE CO.	DE	57825	45403	12422	1659	5206242	14645	78837	0	0
DIXIE NATIONAL LIFE INSURANCE COMPANY	MS	33271	30211	3060	799	802813	2683	1340	0	0
DREYFUS CONSUMER LIFE INSURANCE COMPAN	CT	7271	208	7063	299	5798	0	0	0	0
DREYFUS LIFE INSURANCE COMPANY	NY	13337	5216	8122	467	2306	0	0	0	0
DURHAM LIFE INSURANCE COMPANY	NC	509163	435755	73409	13106	6673544	0	10591	27	38
E.F. HUTTON LIFE INSURANCE COMPANY	CA	2678575	2579762	98813	20422	16439246	13511	102606	0	0
EMPIRE LIFE INSURANCE COMPANY	NE	2503	9	2494	1131	0	0	0	2	2
EMPLOYEES LIFE COMPANY - MUTUAL	IL	30781	26044	4736	546	565705	509	783	4	2
EMPLOYERS LIFE INS. CO. OF WAUSAU	WI	518617	492949	25668	6125	2610801	4700	18246	9	1
EMPLOYERS MODERN LIFE COMPANY	IA	49231	43042	6189	34	1059877	13739	56098	21	10
EQUITABLE LIFE ASSURANCE SOC. OF U.S.	NY	48577698	47271037	1306662	332215	291198418	235861	2447927	4473	3553
EQUITABLE LIFE INS. CO. OF IOWA	IA	1336323	1235767	100557	18743	6365513	6133	53149	5	4
EQUITABLE LIFE INSURANCE COMPANY	VA	421422	319911	101511	17522	3001834	0	402	0	0
EQUITABLE OF COLORADO, INC.	CO	43021	29012	14009	1382	958207	5762	4518	0	0
EQUITABLE VARIABLE LIFE INS. CO.	NY	5073363	4795487	277876	137934	56818818	147605	472244	0	0
EXECUTIVE FUND LIFE INSURANCE COMPANY	NE	71957	57049	14908	2601	380542	0	1007468	2442	470
EXECUTIVE LIFE INSURANCE COMPANY	CA	9870910	9600943	269967	4969	45453517	491475	571755	0	0
FAMILY BENEFIT LIFE INSURANCE COMPANY	MO	16241	13987	2253	313	175656	16862	27870	0	0
FAMILY GUARDIAN LIFE INSURANCE COMPANY	AZ	147346	54461	92884	11706	1706599	897	1043	0	0
FAMILY LIFE INSURANCE COMPANY	WA	911078	852457	58620	9729	13707089	30577	144569	93	76
FAMILY SERVICE LIFE INSURANCE CO.	TX	161431	150888	10542	1984	1516186	20	44	0	0
FARMERS AND TRADERS LIFE INSURANCE CO.	NY	160274	148639	11636	1222	869336	490	2935	22	16
FARMERS NEW WORLD LIFE INSURANCE CO.	WA	1423443	1107518	315925	50770	31352228	181349	686920	1143	747
FARMLAND LIFE INSURANCE COMPANY	IA	88246	58414	29832	4215	1241725	9675	229746	1043	1459
FARWEST AMERICAN ASSURANCE CO.	OR	22429	6970	15459	944	203257	0	10	0	0
FEDERAL HOME LIFE INSURANCE CO.	IN	517796	469936	47861	4517	4900300	8497	43761	3714	1747
FEDERAL KEMPER LIFE ASSURANCE CO.	IL	1267441	1199338	68103	563	30148929	92660	406285	0	0
FEDERAL LIFE INSURANCE COMPANY	IL	165109	137932	27177	1167	1053986	0	573	1	1
FEDERATED LIFE INSURANCE COMPANY	MN	230029	162392	67637	4783	3602179	24743	171474	74	0
FIDELITY & GUARANTY LIFE INS. CO.	MD	695364	613507	81857	6102	11979945	73381	285093	145	54
FIDELITY BANKERS LIFE INSURANCE CO.	VA	393109	362592	30517	7102	6775076	8190	66026	1	0
FIDELITY GENERAL LIFE INSURANCE CO.	PA	5216	213	5003	38	2411	0	0	0	0
FIDELITY LIFE ASSN, A MUTUAL RFS. CO.	IL	239613	154951	84661	4053	10144215	0	6207	0	0
FIDELITY MUTUAL LIFE INSURANCE CO.	PA	1026030	987133	38897	293	8817766	3996	16663	16	1
FIDELITY SECURITY LIFE INSURANCE CO.	MO	84792	69635	15158	1527	2249024	7792	89855	604	137

TABLE I
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** ALL AMOUNTS IN THOUSANDS OF DOLLARS

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FIDELITY STANDARD LIFE INSURANCE CO	DE	18572	10289	8283	83	0	0	0	0	0
FIDELITY UNION LIFE INSURANCE COMPANY	TX	761501	537745	223756	29821	11708086	25217	162477	0	0
FINANCIAL ASSURANCE, INC.	CO	150518	142061	8457	325-	3060835	5630	24306	2	3
FIREMAN'S FUND EMPLOYERS INS CO	WI	288041	166986	121055	27223	4052962	819	16842	2503	2231
FIRST COLONY LIFE INSURANCE COMPANY	VA	2084906	1927679	157221	23429	30920872	110415	283204	0	0
FIRST CONTINENTAL LIFE & ACCIDENT INS	UT	152219	137097	15122	4699	2024519	220	1617	2	0
FIRST DELAWARE LIFE INSURANCE COMPANY	DE	75194	68383	6810	820	82609	5123	6984	0	0
FIRST LIFE ASSURANCE COMPANY	OK	86950	78840	8110	1502	1640556	54197	88554	450	414
FIRST PENN-PACIFIC LIFE INSURANCE CO.	PA	249131	230129	19002	4178	5822447	39928	201644	0	0
FIRST PYRAMID LIFE INS. CO. OF AMERICA	AR	15725	10632	5093	2485-	2587128	2652	0	0	0
FIRST UNITED LIFE INSURANCE COMPANY	IN	37121	34307	2814	885-	151784	0	171	0	0
FIRST VARIABLE LIFE INSURANCE CO.	AR	180151	140234	39917	4137	536	0	0	0	0
FIRSTMARK STANDARD LIFE INSURANCE CO.	IN	111916	98958	12957	5294	759807	0	1219	120	148
FORD LIFE INSURANCE COMPANY	MI	186660	148973	37686	3539	7166946	12752	123952	1428	374
FOREMOST LIFE INSURANCE COMPANY	MI	74395	47968	26427	1418	1892590	4145	6830	70	3
FORETHOUGHT LIFE INSURANCE COMPANY	IN	10117	4162	5956	1941	2654	0	0	0	0
FORT DEARBORN LIFE INSURANCE CO.	IL	108138	87245	20894	3382	11141025	0	109627	20	14
FRANKLIN LIFE INSURANCE COMPANY	IL	3433524	2947324	486200	93863	23416533	99973	42181	241	116
FRANKONA AMERICA LIFE REASSURANCE CO.	MO	35740	19047	16693	736	4060219	0		0	0
FREEDOM LIFE INSURANCE CO. OF AMERICA	MS	3971	206	3765	165	7674	0	0	0	0
GARDEN STATE LIFE INSURANCE COMPANY	NJ	76292	60121	16171	1210-	1136244	6285	5949	60	54
GEICO ANNUITY AND INSURANCE CO.	DE	19242	11992	7249	1146-	1606182	0	100	0	0
GENERAL AMERICAN INSURANCE COMPANY	MO	34272	29503	4769	636-	372332	590	590	0	0
GENERAL AMERICAN LIFE & ANNUITY COMPAN	MO	62098	55675	6423	16619-	2580859	0	0	0	0
GENERAL AMERICAN LIFE INSURANCE CO.	MO	3778836	3619952	158884	8590	18464579	21657	754973	2635	2375
GENERAL FIDELITY LIFE INSURANCE CO.	CA	81084	34014	47070	6658	573485	64	64	0	2
GENERAL LIFE INS. CORP. OF WISCONSIN	WI	92161	83225	8936	828	2153357	55	12418	0	0
GENERAL REASSURANCE CORPORATION	CT	758866	618166	140700	59181	85054663	0	0	0	0
GENERAL SERVICES LIFE INSURANCE CO.	IA	30372	21739	8633	1002	136111	34	1974	0	0
GEORGIA INTERNATIONAL LIFE INS. CO.	GA	274291	238710	35580	11838	5870448	0	989	0	0
GERBER LIFE INSURANCE COMPANY	NY	41557	29907	11650	1375-	1702821	22512	13605	60	10
GLOBE LIFE & ACCIDENT INSURANCE CO.	DE	533720	276855	256865	51060	16530484	184786	488319	4941	2007
GLOBE LIFE INSURANCE COMPANY	IL	555435	530843	24592	6133	11268713	112320	160124	2601	420
GNA LIFE INSURANCE COMPANY	OK	429065	409435	19630	1747-	4215	0	0	0	0
GOLDEN RULE INSURANCE COMPANY	IL	241049	180460	60589	12175	2423282	5275	10309	1249	785
GOLDEN STATE MUTUAL LIFE INSURANCE CO.	CA	116333	110057	6275	302	5230	0	0	0	0
GOVERNMENT PERSONNEL MUTUAL LIFE INS C	TX	251935	232276	19659	1116	1528709	1179	6740	0	0
GREAT AMERICAN RESERVE INSURANCE CO.	TX	589914	518375	71539	11109	5169695	2265	14157	174	94

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GREAT SOUTHERN LIFE INSURANCE COMPANY	TX	660964	543964	117000	110095	11933778	28520	74506	38	34
GREAT-WEST LIFE ASSURANCE COMPANY	CN	4933826	4864072	68955	121297	39783072	98497	328623	435	364
GROUPAMERICA INSURANCE COMPANY	CT	13021	1447	11574	3152-	351896	1915	1915	3	0
GUARANTEE AMERICAN LIFE COMPANY	NE	4125	70	4055	234	0	0	0	0	0
GUARANTEE MUTUAL LIFE COMPANY	NE	505420	459889	45531	4714	7471144	92556	412721	1375	485
GUARANTEE RESERVE LIFE INSURANCE CO.	IN	57220	46849	10372	2229	627206	2296	5440	31	14
GUARANTEE SECURITY LIFE INSURANCE CO.	FL	520134	495243	24891	2346	233994	2947	3546	0	0
GUARANTEE TRUST LIFE INSURANCE CO.	IL	119595	98588	21007	2821	2521338	12440	26410	151	37
GUARANTY INCOME LIFE INSURANCE COMPANY	LA	78170	70188	7982	1850	1288642	0	34271	0	0
GUARDIAN INSURANCE & ANNUITY CO., INC.	DE	665351	596803	68549	1441-	168100	0	0	0	0
GUARDIAN LIFE INS. CO. OF AMERICA	NY	3691576	3302652	388925	9681-	65782964	43416	205955	1053	860
GULF ATLANTIC LIFE INSURANCE COMPANY	TX	49324	33166	16158	1663	920643	0	1794	0	0
GULF LIFE INSURANCE COMPANY, INC.	FL	1264292	1005683	258609	57471	8922407	0	975	0	0
HARTFORD LIFE & ACCIDENT INSURANCE CO.	CT	1129621	885464	244158	6486	52081688	2967	122525	1184	776
HARTFORD LIFE INSURANCE COMPANY	CT	2896564	2792977	103586	11742	19818883	180	89180	1662	1447
HARTFORD VARIABLE ANNUITY LIFE INS CO	CT	1159936	1134097	25839	5141-	3884	0	0	0	0
HARVEST LIFE INSURANCE COMPANY	OH	109370	97823	11546	1875	1120007	14800	29993	1176	692
HAWKEYE NATIONAL LIFE INSURANCE CO.	IA	37245	31902	5343	131	1043968	2190	9441	1	0
HEALTH INSURANCE OF VERMONT, INC.	VT	6782	3447	3335	227	0	0	0	1	0
HERITAGE LIFE INSURANCE COMPANY	AZ	73992	55635	18357	2086	3502648	4826	13041	86	30
HOME LIFE FINANCIAL ASSURANCE CORP.	FL	143155	121816	21338	1389	4067783	8553	18921	0	0
HOME LIFE INSURANCE COMPANY	NY	3064892	2936090	128802	3287	21762968	13389	69513	346	264
HOME OWNERS LIFE INSURANCE COMPANY	IL	27882	17211	10671	1931	1307209	0	0	0	0
HOMESTEADERS LIFE COMPANY	IA	48507	45449	3059	108	253851	841	4648	0	0
HORACE MANN LIFE INSURANCE COMPANY	IL	1337224	1126542	210682	21928	8008373	13568	66495	13	16
HOWARD LIFE INSURANCE COMPANY	CO	26129	24073	2056	443	130556	307	3111	0	0
HUDSON LIFE REASSURANCE CORPORATION	FL	27334	13556	13777	330	11703752	0	0	0	0
HUMANA INSURANCE COMPANY	MO	99804	80994	18809	37678-	161	0	2	383	189
IDS LIFE INSURANCE COMPANY	MN	7301941	7100214	201726	39181	18578247	47293	206969	256	80
INA LIFE INSURANCE COMPANY	CA	2319773	2202073	117700	17980	6325199	8532	38564	8	5
INDEPENDENCE SQUARE LIFE INSURANCE CO.	PA	6247	5	6242	402	5618760	0	0	0	0
INDIANAPOLIS LIFE INSURANCE COMPANY	IN	688923	623548	65375	2910	6753394	58468	160554	184	19
INDIANAPOLIS LIFE PENSION AND INS. CO.	IN	52109	43506	8603	1531	1069112	125	22620	0	0
INDIVIDUAL ASSR. CO., LIFE, HEALTH, AC	MO	15569	9966	5603	360	1498404	69578	94954	1062	405
INTEGON LIFE INSURANCE CORPORATION	NC	486542	410258	76284	11137	12089711	13844	117620	74	34
INTEGRATED RESOURCES LIFE INSURANCE CO	IA	186322	155410	30912	7386-	6894832	16573	142214	0	0
INTEGRITY LIFE INSURANCE COMPANY	AZ	614275	581706	32569	40346-	831707	6501	6094	33	0

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INTER-AMERICAN INS. CO. OF ILLINOIS	IL	54811	42737	12075	110	1809519	7426	9468	0	0
INTER-OCEAN INSURANCE COMPANY	IN	247170	172826	74344	14097	2340905	21481	54858	926	617
INTER-STATE ASSURANCE COMPANY	IA	33258	23537	9721	6973-	1421810	16861	22284	0	0
INTERFAITH LIFE INSURANCE CO.	PA	4988	963	4024	123	935	0	0	0	0
INTERNAT'L FINANCIAL SERVICES LIFE INS	IL	5570	2128	3442	25	1072248	60	60	0	0
INVESTORS GUARANTY LIFE INSURANCE CO.	CA	69287	51900	16281	1879	2810984	147	12213	1	2
INVESTORS HERITAGE LIFE INSURANCE CO.	KY	89286	81175	8111	2630	2273413	174	1855	0	0
INVESTORS LIFE INS. CO. OF NEBRASKA	SD	47540	32417	15123	1093	1078508	2576	15471	0	0
INVESTORS LIFE INS. CO. OF NORTH AMERI	PA	991636	940683	50953	2107-	8292652	9	25	0	0
INVESTORS TRUST ASSURANCE COMPANY	IN	15368	11074	4294	836	197721	0	0	0	0
ISL LIFE INSURANCE COMPANY	TX	1250	0	1250	1480	0	0	0	0	0
ITT LIFE INSURANCE CORPORATION	WI	355095	224934	130161	13834	8922909	15324	24810	25	21
ITT LYNDON LIFE INSURANCE COMPANY	MO	239360	195278	44081	1260	23909736	9159	8382	331	12
J.C. PENNEY LIFE INSURANCE COMPANY	TX	593463	537424	56039	8553-	11066411	20551	37256	503	139
JACKSON NATIONAL LIFE INSURANCE CO.	MI	2297510	2125650	171860	12002	35976965	388046	947612	0	0
JEFFERSON NATIONAL LIFE INSURANCE CO.	IN	345442	288771	56671	8247	6498494	9930	42674	5	2
JEFFERSON-PILOT LIFE INSURANCE COMPANY	NC	3047333	2376985	670348	100213	40553738	4061	70705	1398	1132
JEFFERSON-PILOT PENSION LIFE INS. CO.	NC	278910	274011	4899	20-	0	0	0	0	0
JOHN ALDEN LIFE INSURANCE COMPANY	MN	1279897	1188427	91470	3996	4904713	6275	20292	839	427
JOHN DEERE LIFE INSURANCE COMPANY	IL	186234	160330	25904	6263	3872438	2839	5471	3	0
JOHN HANCOCK MUTUAL LIFE INS. CO.	MA	27213497	26208433	1005063	203433	166532325	88835	789944	1302	998
JOHN HANCOCK VARIABLE LIFE INS. CO.	MA	679874	625636	54238	71506-	5702673	33937	113561	0	0
KANSAS CITY LIFE INSURANCE COMPANY	MO	1123007	974692	148385	15332	10215263	123678	542285	270	375
KANSAS CITY VARIABLE LIFE COMPANY	MO	4260	19	4241	194	0	0	0	0	0
KEMPER INVESTORS LIFE INSURANCE CO.	IL	3398707	3324617	74090	22367	1001060	1925	5469	0	0
KENNESAW LIFE & ACCIDENT INSURANCE CO	GA	38775	34786	3989	800	334781	0	154	0	0
KENTUCKY CENTRAL LIFE INSURANCE CO.	KY	631126	592098	39028	6828-	25919337	147170	304448	3	21
KEYSTONE PROVIDENT LIFE INSURANCE CO.	RI	2619887	2551860	68027	9578	2303022	6327	23730	0	0
LAFAYETTE LIFE INSURANCE COMPANY	IN	328719	297272	31447	1705	6523236	11299	68557	16	0
LAYMEN NATIONAL LIFE INSURANCE CO.	IN	28276	23630	4645	690	228314	1117	8757	2	1
LIBERTY AMERICAN ASSURANCE COMPANY	NE	9291	5656	3635	100	145696	0	0	0	0
LIBERTY LIFE ASSURANCE CO. OF BOSTON	MA	924173	877571	46602	2010	7981809	10525	20144	345	462
LIBERTY LIFE INSURANCE COMPANY	SC	774191	720418	53772	7651	12483710	5378	20126	0	0
LIBERTY NATIONAL LIFE INSURANCE CO.	AL	2738966	1924963	814003	177300	18113183	26	310	4	0
LIFE AND HEALTH INS. CO. OF AMERICA	PA	13663	9714	3949	809	24139	0	0	0	0
LIFE ASSURANCE COMPANY OF PENNSYLVANIA	PA	100129	87710	12419	4861	2516524	74	96	0	0
LIFE INSURANCE COMPANY OF CINCINNATI	OH	78160	52250	25910	3704	1864480	103	246	0	0
LIFE INSURANCE COMPANY OF ILLINOIS	IL	39504	21660	17845	2981	507424	0	74	0	0

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LIFE INSURANCE COMPANY OF NORTH AMERIC	PA	1343465	948292	395173	52741	13296479	4540	29658	2737	1356
LIFE INSURANCE COMPANY OF THE SOUTHWES	TX	400531	367750	32781	1217	4992169	1330	75425	57	11
LIFE INSURANCE COMPANY OF VIRGINIA	VA	2256201	2053415	202786	36058	36072029	2630	29445	5	0
LIFE INVESTORS INS. CO. OF AMERICA	IA	1074569	962161	112408	9974	7698062	41796	120863	2975	816
LIFE OF INDIANA INSURANCE COMPANY	IN	27933	23492	4441	232	160433	1277	6098	674	489
LIFE OF MID-AMERICA INSURANCE CO.	IA	8452	4362	4090	1090	565	0	0	0	0
LINCOLN AMERICAN LIFE INSURANCE CO.	TN	98141	86726	11415	142-	1302890	504	4637	0	0
LINCOLN BENEFIT LIFE COMPANY	NE	299553	272110	27442	4958	2330314	8561	32356	95	211
LINCOLN LIBERTY LIFE INSURANCE CO.	NE	85820	78624	7196	359	4008380	0	0	0	0
LINCOLN LIFE AND CASUALTY COMPANY	NE	43960	39782	4178	90-	169135	0	1214	33	6
LINCOLN MUTUAL LIFE & CASUALTY CO.	ND	16489	14614	1874	110	120670	66	66	1	0
LINCOLN MUTUAL LIFE INSURANCE CO.	NE	61103	50546	10558	334	704375	24261	57461	4	3
LINCOLN NATIONAL LIFE INSURANCE CO.	IN	5232026	4825752	406274	124387	157006399	26726	230614	3671	2813
LINCOLN NATIONAL LIFE REINSURANCE CO.	IN	100822	85252	15569	2440	14353055	0	0	0	0
LINCOLN NATIONAL PENSION INSURANCE CO.	IN	5105816	4959553	146263	36663	106566	0	0	0	0
LINCOLN SECURITY LIFE INS. CO. OF CONN	CT	8282	2896	5386	470	388578	0	205	0	0
LOMAS FINANCIAL SECURITY INS CO	AZ	7853	3433	4420	1065	206442	0	0	2	1
LONE STAR LIFE INSURANCE COMPANY	TX	217572	188895	28677	10146	1361999	3842	14995	605	202
LOYAL AMERICAN LIFE INSURANCE COMPANY	AL	180853	158226	22627	128	5699991	8130	33172	527	403
LOYALTY LIFE INSURANCE COMPANY	MI	130517	113196	17321	10421-	7565356	18072	53226	7	18
LUMBERMEN'S LIFE INSURANCE CO.	IN	22344	17216	5128	96-	518158	500	890	0	0
LUTHERAN BROTHERHOOD VAR INS PRODUCTS	MN	9005	995	8011	2508-	0	0	0	0	0
MACCABEES MUTUAL LIFE INSURANCE CO.	MI	617152	579477	37676	5469	15241046	48733	157101	195	8
MADISON NATIONAL LIFE INS. CO., INC.	WI	64189	52499	11690	1123	317800	0	152	0	0
MAIN LIFE INSURANCE COMPANY	AZ	9541	3675	5867	1441	96616	0	0	0	0
MANHATTAN LIFE INSURANCE COMPANY	NY	846979	816663	30316	1432	14642217	11206	86597	0	0
MANHATTAN NATIONAL LIFE INSURANCE CO.	ND	193812	184935	8877	138	3246501	995	24155	0	0
MANUFACTURERS LIFE INS CO OF AMERICA	PA	39159	6302	32857	431-	396022	25	60	0	0
MANUFACTURERS LIFE INSURANCE COMPANY	CN	6630149	6407300	220849	99261-	83174103	30642	123834	93	2
MARK TWAIN LIFE INSURANCE CORPORATION	OK	21693	11344	10349	1639	120238	0	214	151	51
MARQUETTE NATIONAL LIFE INSURANCE CO.	IL	319216	298890	20326	4922	638	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS. CO.	MA	231923	205246	26677	2706	5093904	7105	23958	2	4
MASSACHUSETTS INDEMNITY & LIFE INS. CO	MA	732502	561885	170617	22524	156107711	868271	1821805	763	230
MASSACHUSETTS MUTUAL LIFE INS. CO.	MA	18027848	16997006	1030842	56458	76601093	99710	681041	2074	1931
MAXICARE LIFE & HEALTH INSURANCE COMPA	MO	10687	189	10687	28	2430	0	0	0	0
MAYFLOWER NATIONAL LIFE INSURANCE CO.	IN	11991	9539	2452	112	341341	0	0	89	2
MBL LIFE ASSURANCE CORPORATION	OH	95948	71821	24128	7253	1947196	14047	60200	0	0

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MEDICAL LIFE INSURANCE COMPANY	OH	12549	6754	5795	804	3585485	4	4	0	0
MEDICO LIFE INSURANCE COMPANY	NE	29714	23625	6089	7-	40446	12	415	405	120
MERCANTILE & GENERAL REINS. CO., PLC	DE	94723	83217	11506	5984	13227151	0	0	0	0
MERCHANTILE & GEN LIFE REASSUR CO OF A	DE	39768	11332	28436	673	3235791	0	0	0	0
MERIT LIFE INSURANCE COMPANY	IN	315423	258273	57149	13005	3116931	50720	82296	0	0
MERRILL LYNCH LIFE INSURANCE CO.	WA	3984	162	3822	79-	280	0	0	0	0
METLIFE SECURITY INSURANCE COMPANY	NJ	629906	584238	45668	10148	100923	0	0	0	0
METROPOLITAN INSURANCE & ANNUITY CO.	DE	1805948	1692324	113624	16091	34201041	51345	158916	0	0
METROPOLITAN LIFE INSURANCE COMPANY	NY	81581350	78772989	2808362	236179	519414564	450033	3004882	5445	4855
METROPOLITAN TOWER LIFE INSURANCE CO.	DE	25021	7197	17824	2660-	17394	1252	1262	0	0
MIC LIFE INSURANCE CORPORATION	DE	251576	230653	20924	19529-	8606488	10202	13694	128	33
MID-AMERICA INVESTORS LIFE ASSUR CO	IL	159520	152234	7285	619-	1580298	1534	1534	0	0
MID-CONTINENT LIFE INSURANCE CO.	OK	96644	74101	22543	1904	4217289	10409	66694	1	0
MID-SOUTH INSURANCE COMPANY	NC	48524	18842	29682	3454	363391	0	0	0	0
MID-WEST NATIONAL LIFE INS. CO. OF TEN	TN	22866	14972	5894	2123	230034	25	22	0	0
MIDLAND NATIONAL LIFE INSURANCE CO.	SD	483994	380911	103083	15014	16834919	19668	84179	0	0
MIDWEST LIFE INSURANCE COMPANY	NE	140241	132453	7788	917-	2809922	0	60	0	0
MIDWESTERN UNITED LIFE INS. CO.	IN	236468	184401	52067	2421	3156705	1256	3405	0	0
MINISTERS LIFE, A MUTUAL LIFE INS. CO.	MN	155235	140093	15142	783	1231116	725	8701	114	110
MINNESOTA MUTUAL LIFE INSURANCE CO.	MN	3608823	3479238	129586	6135	70129657	291423	1436646	803	466
MINNESOTA PROTECTIVE LIFE INSURANCE CO	MN	36567	31314	5253	99	408955	17534	70062	16	7
MISSOURI NATIONAL LIFE INSURANCE CO.	MO	7641	3841	3800	275-	77672	91	1911	15	23
MML BAY STATE LIFE INSURANCE COMPANY	MO	31379	7941	23438	1147	21790	222-	1613	0	0
MML LIFE INSURANCE COMPANY	DE	26463	19497	6966	1365	517335	0	776	0	0
MML PENSION INSURANCE COMPANY	DE	156172	124949	31223	2719	0	0	0	0	0
MODERN AMERICAN LIFE INSURANCE CO.	MO	204539	131069	73470	11334B	209386	18527	109092	25	14
MODERN INCOME LIFE INSURANCE COMPANY	MO	49439	39748	9691	708	372554	856	3038	9	10
MODERN PIONEERS' LIFE INSURANCE CO.	AZ	9031	6925	2107	185-	174692	0	84	0	0
MONARCH LIFE INSURANCE COMPANY	MA	3250283	3130590	119693	31162-	8374530	36154	132246	2060	607
MONTGOMERY WARD LIFE INSURANCE CO.	IL	287657	216400	71258	32942	7029462	17254	104724	1229	581
MONUMENTAL GENERAL INSURANCE COMPANY	MD	126450	93570	32880	3438	6988584	5510	19890	316	140
MONUMENTAL LIFE INSURANCE COMPANY	MD	648429	577904	70525	5488	8294280	24439	92027	15	6
MONY LIFE INSURANCE COMPANY OF AMERICA	AZ	449467	428293	21174	594	3553186	10301	49007	0	0
MONY PENSION INSURANCE CORPORATION	DE	1854768	1842336	12432	2505	0	0	0	0	0
MUNICH AMERICAN REASSURANCE COMPANY	GA	86188	63560	22628	328	10479454	0	0	0	0
MUTUAL BENEFIT LIFE INSURANCE CO.	NJ	9837863	9506291	331571	47024	55626916	158817	656020	7357	5779
MUTUAL LIFE INSURANCE CO. OF NEW YORK	NY	11248982	10740245	508738	53512-	57472692	145868	598039	1907	1183
MUTUAL OF AMERICA LIFE INSURANCE COMPA	NY	3435530	3284076	151455	3019	2474175	1098	4733	26	12

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MUTUAL OF OMAHA INSURANCE COMPANY	NE	2105396	1578240	527156	11535	7174552	0	0	13618	9124
MUTUAL SECURITY LIFE INSURANCE CO.	IN	637227	621934	15293	5922-	4775485	9344	44052	949	715
MUTUAL SERVICE LIFE INSURANCE CO.	MN	412031	383900	28131	3684	2559124	6058	13663	15	6
MUTUAL TRUST LIFE INSURANCE COMPANY	IL	391975	356089	35886	2127	1683390	996	3136	0	0
NATIONAL AMERICAN LIFE INS. CO. OF PEN	PA	87881	72976	14905	861	209447	0	1671	0	1
NATIONAL BENEFIT LIFE INSURANCE CO.	NY	1572233	1539593	32640	38904-	30986180	7989	67784	226	132
NATIONAL FARMERS UNION LIFE INS. CO.	CO	138161	127194	10967	1504	1627580	23529	130081	490	265
NATIONAL FIDELITY LIFE INSURANCE CO.	MO	398308	367735	30573	3557	4716485	25166	114711	197	413
NATIONAL FOUNDATION LIFE INSURANCE CO.	DE	56791	46590	10201	210	71307	0	207	64	101
NATIJNAL GUARDIAN LIFE INSURANCE CO.	WI	303872	279004	24868	2524	3903951	4032	49493	12	0
NATIONAL HEALTH INSURANCE COMPANY	TX	26427	13755	12672	2319	30657	214	352	1330	852
NATIONAL HERITAGE LIFE INSURANCE CO.	DE	4062	1481	2581	260-	15484	0	48	0	0
NATIONAL HOME LIFE ASSURANCE CO.	MO	2510543	2362897	147646	21952	8766406	5610	76425	901	524
NATIONAL LIFE INSURANCE COMPANY	VT	3390588	3229066	161522	37297-	22953428	13655	93548	119	11
NATIONAL MOTOR CLUB LIFE & ACCIDENT IN	TX	4812	1946	2866	892	1890	0	0	0	0
NATIONAL OLD LINE INSURANCE COMPANY	AR	335533	237703	97831	16800	3612960	18324	230720	282	201
NATIONAL PENSION LIFE INSURANCE COMPAN	VT	8878	1902	6975	1744	0	0	0	0	0
NATIONAL RESERVE LIFE INSURANCE CO.	SD	183275	128025	55250	8134	1539479	0	49419	5	0
NATIONAL STATES INSURANCE COMPANY	MO	40132	25758	14374	4393	4871	0	2	8	2
NATIONAL TRAVELERS LIFE COMPANY	IA	214401	192097	22304	4245	2180570	12926	51262	372	180
NATIONAL WESTERN LIFE INSURANCE CO.	CO	780603	741706	38896	5240	4360815	6713	38588	0	0
NATIONWIDE LIFE INSURANCE COMPANY	OH	6444987	6091497	353490	46520	19234954	3887	10559	681	603
NATIONWIDE VARIABLE LIFE INSURANCE CO.	OH	8839	279	8560	387	0	0	0	0	0
NEW AMERICAN LIFE INSURANCE COMPANY	MO	27080	20944	6136	686	406824	3653	10122	0	0
NEW CENTURY LIFE INSURANCE COMPANY	CA	103396	34238	69158	6799	163289	0	0	0	0
NEW ENGLAND GENERAL LIFE INSURANCE CO	DE	110573	92572	18001	2852	5217	0	0	94	7
NEW ENGLAND MUTUAL LIFE INS. CO.	MA	12827256	12282456	544800	6515	59358851	171495	708679	899	392
NEW ENGLAND VARIABLE LIFE INSURANCE CO	DE	14424	5735	8689	285	25089	1990	4740	0	0
NEW JERSEY LIFE INSURANCE COMPANY	NJ	174957	164860	10096	1140	1090068	1013	4659	0	0
NEW YORK LIFE & HEALTH INSURANCE CO.	DE	11907	160	11747	532	0	0	0	0	0
NEW YORK LIFE INSURANCE & ANNUITY CORP	DE	5481666	5310772	170894	21665	38432869	215886	570948	0	0
NEW YORK LIFE INSURANCE COMPANY	NY	29793627	28032244	1761384	121740	186796438	357170	2224704	4305	3846
NN INVESTORS LIFE INSURANCE CO., INC	IA	268994	211626	57368	9237	2356397	442	252	2094	1109
NORTH AMERICAN CO FOR LIFE & HEALTH IN	IL	649111	519810	129300	36873	17870318	20123	207993	81	51
NORTH AMERICAN LIFE AND CASUALTY CO.	MN	742206	682292	59914	7629	27208238	123	71233	1652	866
NORTH AMERICAN REASSURANCE COMPANY	NY	536733	469753	66980	10373-	59545022	0	0	0	0
NORTH CENTRAL LIFE INSURANCE COMPANY	MN	154112	14[illegible]530	10483	1808-	3823360	14754	17901	152	92

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NORTHBROOK LIFE INSURANCE COMPANY	IL	383641	344721	38920	2362	7380623	0	61664	3591	3197
NORTHERN LIFE INSURANCE COMPANY	WA	1027197	970423	56774	10765	5309257	4202	36514	0	0
NORTHWESTERN MUTUAL LIFE INS. CO.	WI	20187343	19333992	853351	16873	157078662	411353	2012884	1810	357
NORTHWESTERN NATIONAL LIFE INS. CO.	MN	4146790	3857256	289534	50447	58603595	145006	652976	1145	665
NORTHWESTERN RETIREMENT INS & ANN CO	WI	8050	274	7776	3652	0	0	0	0	0
NRG AMERICA LIFE REASSURANCE CORPORATI	DE	223694	210258	13436	51	1996344	0	0	0	0
NWNL LIFE ASSURANCE COMPANY	MN	4052	112	3940	254	0	0	0	0	0
OCCIDENTAL LIFE INS. CO. OF N. C.	NC	206671	187060	19611	2039	4464960	16610	32257	0	0
OHIO LIFE INSURANCE COMPANY	OH	151430	130552	20878	6535	3670406	4319	18754	0	0
OHIO NATIONAL LIFE ASSURANCE CORP.	OH	129656	103008	26648	1794	5353950	19563	71030	21	0
OHIO NATIONAL LIFE INSURANCE COMPANY	OH	1322210	1239320	82891	2216	7655513	13694	42132	142	29
OHIO STATE LIFE INSURANCE COMPANY	OH	492709	392528	100181	4146	5852125	6164	29046	825	851
OLD AMERICAN INSURANCE COMPANY	MO	158614	116871	41743	3841	625155	11023	53945	488	181
OLD LINE LIFE INS. CO. OF AMERICA	WI	524526	416469	108057	16871	25991811	79782	311765	0	0
OLD RELIABLE LIFE INSURANCE COMPANY	TX	4564	424	4141	484	17785	0	0	0	0
OLD REPUBLIC LIFE INSURANCE COMPANY	IL	192816	165545	27270	1169	8321222	13654	12594	883	194
OLD UNITED LIFE INSURANCE COMPANY	AZ	9745	5680	3065	387	138455	9766	20703	153	111
OMAHA FINANCIAL LIFE INSURANCE CO.	MN	48416	27511	20899	881	4069891	34528	36804	355	122
ORANGE STATE LIFE & HEALTH INSURANCE C	FL	19667	12230	7430	502	5225	6	0	6	3
ORION LIFE INSURANCE COMPANY	DE	2595	24	2571	111	0	0	0	0	0
OXFORD LIFE INSURANCE COMPANY	AZ	238266	136416	101849	8571	399304	277	2566	103	95
OZARK NATIONAL LIFE INSURANCE CO.	MO	96053	87197	9856	7021	3016082	171131	515713	319	136
PACIFIC FIDELITY LIFE INSURANCE CO.	CA	607029	582443	24586	2154	1719949	1891	8584	25	8
PACIFIC MUTUAL LIFE INSURANCE COMPANY	CA	5515585	5297696	217839	7686	30696149	21107	117600	572	463
PAN AMERICAN ASSURANCE COMPANY	LA	91029	80383	10646	1981	2732172	1951	3225	0	0
PAN-AMERICAN LIFE INSURANCE COMPANY	LA	1190888	1107255	883334	6560	7586652	435	20001	30	23
PAUL REVERE LIFE INSURANCE COMPANY	MA	1295926	1176489	119438	27728	10384355	150	24870	2071	1127
PAUL REVERE PROTECTIVE LIFE INS CO.	DE	172448	154405	18043	6260	1137299	1654	10044	0	0
PAUL REVERE VARIABLE ANNUITY INS CO	MA	681771	651683	30088	8624	262040	0	725	0	0
PENINSULAR LIFE INSURANCE COMPANY	FL	102277	82631	19646	2971	1129550	0	147	0	0
PENN DIVERSIFIED INSURANCE & ANNUITY C	MO	317305	302765	14540	1638	5078	0	1779	0	0
PENN INSURANCE AND ANNUITY COMPANY	DE	420742	404777	15965	3384	10091604	1751	261673	0	0
PENN MUTUAL LIFE INSURANCE COMPANY	PA	3841006	3662350	178657	19499	23965365	46661	276996	79	11
PENNSYLVANIA LIFE INSURANCE COMPANY	PA	385672	313880	71792	10535	7435633	1213	45886	2586	1218
PENNSYLVANIA NATIONAL LIFE INS. CO.	PA	83144	82585	4608	404	670473	532	8194	4	16
PENSION LIFE INS. CO. OF AMERICA	NJ	13845	7334	6510	646	781306	2509	8163	6	3
PHARMACISTS LIFE INSURANCE COMPANY	IA	2967	645	2322	36	70870	4726	13304	0	0
PHL LIFE INSURANCE COMPANY	MI	164403	136894	27509	10456	4023390	36	269	0	0

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PHILADELPHIA AMERICAN LIFE INSURANCE C	PA	154609	130261	24348	357	4561888	0	4222	5	3
PHILADELPHIA LIFE INSURANCE COMPANY	PA	1068525	956078	112447	27891	19216686	39507	86096	1	0
PHOENIX AMERICAN LIFE INSURANCE CO.	DE	101837	97235	4602	2215-	578849	0	0	0	0
PHOENIX MUTUAL LIFE INSURANCE CO.	CT	4719181	4508995	210186	6265	6546218	18706	122814	176	177
PHYSICIANS LIFE INSURANCE COMPANY	NE	71435	59082	12353	2229	791315	3291	12719	0	0
PIEDMONT AMERICAN LIFE INSURANCE COMPA	DE	9113	6411	2702	82	212108	0	0	0	0
PIERCE NATIONAL LIFE INSURANCE CO.	CA	169422	150100	19322	4697	491399	1785	17670	0	0
PIONEER AMERICAN INSURANCE COMPANY	TX	12457	5546	6911	1160	2053092	4994	15981	0	0
PIONEER LIFE INS. CO. OF ILLINOIS	IL	106864	92342	14522	795	1816045	3604	11935	739	384
PIONEER MUTUAL LIFE INSURANCE COMPANY	ND	158826	151082	7743	1340-	1726083	2040	8167	4	0
PIONEER SECURITY LIFE INSURANCE COMPAN	TX	17617	11662	5955	489	67688	491	326	0	0
PRAIRIE STATES LIFE INSURANCE COMPANY	SD	83065	74063	9002	1274	589179	804	30042	4	0
PREFERRED RISK LIFE INSURANCE CO.	CO	111810	72322	39488	5356	1463700	3625	13399	42	6
PRESBYTERIAN MIN. FUND LIFE & ANNUITY	PA	61745	57440	4304	1062	0	0	0	0	0
PRESBYTERIAN MINISTERS FUND	PA	348724	309312	39412	3130	1847224	2602	9545	0	0
PRINCIPAL LIFE INSURANCE COMPANY	IA	6715	1351	5365	253	0	0	0	0	0
PRINCIPAL MUTUAL LIFE INSURANCE CO.	IA	16993647	16407396	586251	64568	72195423	220283	949898	28705	23328
PRINCIPAL NATIONAL LIFE INSURANCE CO.	IA	337839	315937	21902	7364	6790	370	370	0	0
PROFESSIONAL INVESTORS LIFE INS. CO.	OK	36772	28416	8355	1275	104512	2693	6637	1472	488
PROTECTIVE LIFE INSURANCE COMPANY	AL	610124	509288	100836	10635	19388640	12762	93818	30	24
PROVIDENCE LIFE INSURANCE COMPANY	RI	695269	670408	24563	5202	1673418	4130	4081	0	0
PROVIDENT ALLIANCE LIFE INSURANCE CO	CA	268204	150875	117330	16691	3589369	9677	15157	155	51
PROVIDENT LIFE & ACCIDENT INS. CO.	TN	2953798	2488135	465663	60944	59159628	32927	232242	1542	560
PROVIDENT LIFE INSURANCE COMPANY	ND	136197	119679	16518	528-	2322588	20049	28397	0	0
PROVIDENT MUTUAL LIFE INS. CO. OF PHIL	PA	2529812	2369717	160095	9244-	16721217	15963	72232	247	187
PROVIDENT NATIONAL ASSURANCE COMPANY	TN	4159288	4044707	114580	12836	0	0	0	0	0
PROVIDENTMUTUAL VARIABLE LIFE INS. CO.	PA	4854	4	4850	531	0	225	0	0	0
PROVIDERS FIDELITY LIFE INSURANCE CO.	PA	57387	41491	15896	9	208424	0	0	92	1
PRUCO LIFE INSURANCE COMPANY	AZ	1100608	1046341	54268	49717-	20983981	184873	334694	0	0
PRUDENTIAL INSURANCE CO. OF AMERICA	NJ	103317115	100111890	3205224	307946	602393802	577022	3897755	23521	18710
RELIABLE LIFE INSURANCE COMPANY	MO	251602	200435	51167	5772	1390174	8124	22253	0	3
RELIANCE STANDARD LIFE INSURANCE CO.	IL	665910	570896	95014	19674	12624544	10953	83704	169	26
REPUBLIC NATIONAL LIFE INSURANCE CO.	TX	519974	472912	47061	23849	4423838	285	55098	397	179
REPUBLIC-VANGUARD LIFE INS. CO.	TX	57218	31590	25628	4550	1715774	929	8799	0	0
RESERVE LIFE INSURANCE COMPANY	TX	428456	247561	180895	32822	1466918	320	7149	381	338
RESERVE NATIONAL INSURANCE CO.	OK	37267	27519	9748	5216	135782	506	2046	2465	767
ROCKY MOUNTAIN LIFE INSURANCE COMPANY	CO	5073	1673	3401	421	1428435	0	0	0	0

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ROOSEVELT NATIONAL LIFE INS. CO. OF AM	IL	30681	27690	2991	396	450635	19	7250	0	0
ROYAL LIFE INSURANCE CO. OF AMERICA	CT	78652	38152	40500	2849	1049721	2288	6803	0	0
RUSHMORE MUTUAL LIFE INSURANCE CO.	SD	54925	47323	7602	211	422026	43	4219	1	0
SAFECO LIFE INSURANCE COMPANY	WA	2005609	1908938	96671	20167	17653821	21439	113313	457	377
SAFECO NATIONAL LIFE INSURANCE COMPANY	WA	11617	2322	9295	1000	265882	222	2563	0	0
SAVERS LIFE INSURANCE CO. OF AMERICA	MO	22341	15757	6584	5319-	309131	10500	10498	712	563
SCOR RE LIFE INSURANCE COMPANY	TX	13412	6472	6939	942	2356239	0	0	0	0
SECURITY ASSURANCE COMPANY	AZ	25393	12623	12770	1154	1362868	22611	12826	52	9
SECURITY FIRST LIFE INSURANCE CO.	DE	577508	518110	59399	5492	0	0	0	0	0
SECURITY GENERAL LIFE INSURANCE CO.	OK	42150	35447	6703	2757	22040	13	334	619	502
SECURITY LIFE INS. CO. OF AMERICA	MN	47256	36258	10999	1162	1572257	4793	7333	405	432
SECURITY LIFE OF DENVER INSURANCE CO.	CO	715060	518243	196817	7113	22628070	9038	128908	17	22
SECURITY MUTUAL LIFE INS CO OF LINCOLN	NE	209814	188249	21565	2680	3238792	18641	171721	368	555
SECURITY MUTUAL LIFE INS CO OF NEW YOR	NY	581601	558639	22963	1312	12866617	4349	12391	0	0
SECURITY NATIONAL LIFE INSURANCE CO.	UT	24782	21342	3440	80	205416	228	704	0	0
SECURITY NEBRASKA LIFE INSURANCE CO.	NE	3274	0	3274	799-	0	26494	0	0	0
SECURITY OF AMERICA LIFE INSURANCE CO	PA	110929	89125	21804	2300	3522835	0	0	0	0
SECURITY-CONNECTICUT LIFE INSURANCE CO	CT	521876	411525	2916	20411	26172004	23919	182780	13	5
SENTRY INVESTORS LIFE INSURANCE CO.	NA	22436	11515	10921	1027	190847	0	11	0	0
SENTRY LIFE INSURANCE COMPANY	WI	850531	773510	77021	25353	7487663	1993	56564	4490	3296
SHELTER LIFE INSURANCE COMPANY	MO	185037	149655	35382	606	3077732	59631	204538	3956	5123
SMA LIFE ASSURANCE COMPANY	IN	1041906	946102	95804	8746-	18835913	8736	29997	16	0
SOONER LIFE INSURANCE COMPANY	OK	41474	30479	10995	330	1556589	22383	110877	19	1
SOUTHERN LIFE INSURANCE COMPANY	NC	200323	174315	26008	1959	1512971	0	192	0	0
SOUTHLAND LIFE INSURANCE COMPANY	TX	945698	811501	134197	41699	9243966	2398	13228	4	20
SOUTHWESTERN GENERAL LIFE INSURANCE CO	GA	156890	129320	27570	2573	1111645	892	6526	1	0
SOUTHWESTERN LIFE INSURANCE COMPANY	TX	5435187	5258313	176873	36587	46446561	12175	63259	21	9
SOVEREIGN LIFE INS. CO. OF CALIF.	CA	115826	93334	22492	3479-	9885219	8262	44147	0	0
SPRINGFIELD LIFE INS. CO., INC.	VT	170664	145287	25378	6218	683916	260	12360	345	139
ST. PAUL LIFE INSURANCE COMPANY	MN	288116	246400	41715	1561-	5423082	6183	95064	1754	1140
STANDARD INSURANCE COMPANY	OR	1375087	1270235	104852	13465	19550794	0	22107	78	11
STANDARD LIFE & ACCIDENT INS. CO.	OK	220370	196643	23727	7981	821988	2002	11530	1642	911
STANDARD OF AMERICA LIFE INSURANCE CO.	IL	55341	7984	47357	17260	841274	5	0	48	46
STANDARD SECURITY LIFE INS. CO. OF N.Y	NY	136245	104101	32144	6305	3646165	0	2000	5	6
STATE BOND & MORTGAGE LIFE INS. CO.	MN	133702	123847	9854	1313	952414	0	327	0	0
STATE FARM ANNUITY & LIFE INSURANCE CO	IL	4658	161	4497	223	0	0	0	0	0
STATE FARM LIFE INSURANCE COMPANY	IL	7405062	6517958	967104	105411	10596417B	522266	2036623	0	0
STATE LIFE INSURANCE COMPANY	IN	162778	147721	15057	2507	1166669	1445	8248	4	3

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1986

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
STATE MUTUAL LIFE ASSUR. CO. OF AMERIC	MA	3892135	3733941	158195	3438	35559130	93793	187762	1976	1684
STATES GENERAL LIFE INSURANCE COMPANY	TX	17303	11459	5844	831	53654	50	69	85	65
STATESMAN NATIONAL LIFE INSURANCE CO.	TX	14355	10981	3375	98	24745	59	147	56	7
STERLING INVESTORS LIFE INSURANCE CO.	FL	8601	5278	3322	284	195721	0	37	7	3
SUMMIT NATIONAL LIFE INSURANCE COMPANY	OH	334191	290675	43515	1628	16757543	91035	305537	0	0
SUN LIFE ASSUR. CO. OF CANADA U.S.	DE	3025847	2895353	130494	12559-	2051013	0	0	0	0
SUN LIFE ASSURANCE CO. OF CANADA,TORON	CN	1821169	1817735	3434	0	31766958	3399	53556	205	69
SUN LIFE INSURANCE COMPANY OF AMERICA	MD	1721757	1624969	96788	10983	5265522	6749	10534	0	0
SURETY LIFE INSURANCE COMPANY	UT	163901	134447	29455	3001	4982090	3275	12824	0	0
TANDEM INSURANCE GROUP, INC.	IL	446929	433984	12945	25724-	425	0	0	0	0
TEXAS LIFE INSURANCE COMPANY	TX	172080	159173	12908	99-	3043270	12314	30196	0	0
TIME INSURANCE COMPANY	WI	582922	370774	212148	26736	8367878	60295	230977	7822	5660
TRANS PACIFIC LIFE INSURANCE CO	CA	22526	11878	10648	1226	113121	0	0	57	40
TRANS WORLD ASSURANCE COMPANY	CA	99781	84061	15720	2734	1843845	378	2663	0	0
TRANS-GENERAL LIFE INSURANCE CO.	MD	10411	3356	7054	359	39100	0	0	0	0
TRANSAMERICA ASSURANCE COMPANY	CA	9555	3249	6306	1881-	234706	6727	6414	0	0
TRANSAMERICA LIFE INS. & ANNUITY CO.	CA	4651502	4594836	56666	9717-	395658	0	1220	0	0
TRANSAMERICA OCCIDENTAL LIFE INS. CO.	CA	4070794	3736854	333941	5238-	164501845	192313	734113	547	355
TRANSPORT LIFE INSURANCE COMPANY	TX	219156	176920	5460	14928	4722078	5194	11315	504	228
TRAVELERS INSURANCE CO. OF ILLINOIS	IL	331991	271270	60721	3651	8178539	835	147454	26-	114
TRAVELERS INSURANCE COMPANY	CT	27210137	26141807	1068330	238744	151256243	155606	972207	9523	5472
TRUSTMARK LIFE INSURANCE COMPANY	MN	64161	59560	4601	2199	78151	0	0	0	0
UNDERWRITERS LIFE INSURANCE COMPANY	SD	8175	5676	2500	1332-	11028	55	25	26	0
UNION BANKERS INSURANCE COMPANY	TX	144151	126349	17802	7344	981478	739	7134	740	262
UNION BENEFIT LIFE INSURANCE COMPANY	PA	8498	4622	3875	69	114915	0	0	0	0
UNION CASUALTY COMPANY	NE	7491	3292	4198	889	8773	89	1106	583	296
UNION CENTRAL LIFE INSURANCE CO.	OH	2275347	2158316	117031	346	19429296	99679	489339	2533	1612
UNION FIDELITY LIFE INSURANCE COMPANY	PA	201851	144702	57149	7303	1483097	3	533	333	157
UNION LABOR LIFE INSURANCE COMPANY	MD	1633245	1602510	30735	11525-	6011040	1073	1953	71	29
UNION LIFE INSURANCE COMPANY	AR	130315	113872	16443	2304-	5951831	1058	32503	0	0
UNION SECURITY LIFE INSURANCE COMPANY	DE	130890	105467	25423	306	3927686	89327	150445	2343	493
UNITED AMERICAN INSURANCE COMPANY	DE	470414	367527	102887	32504	429263	897	4419	4289	1604
UNITED COMPANIES LIFE INSURANCE CO.	LA	610781	580395	30386	2874	2189613	1453	5620	0	0
UNITED EQUITABLE LIFE INSURANCE CO.	IL	52899	36652	16247	7446	0	4	0	523	292
UNITED FIDELITY LIFE INSURANCE CO.	TX	183216	154524	28691	3994	3298997	5	12431	23	12
UNITED FOUNDERS LIFE INSURANCE CO.	OK	157320	148934	8386	7030	1264981	0	75622	74	32
UNITED INSURANCE COMPANY OF AMERICA	IL	1951534	985587	965947	49923	11366224	3395	22748	120	46

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1986

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
UNITED INVESTORS LIFE INSURANCE COMPAN	MO	218400	115437	102963	18022	14333191	101614	818305	0	0
UNITED LIBERTY LIFE INSURANCE CO.	OH	64295	57049	7247	1129	524915	104	390	0	0
UNITED LIFE & ACCIDENT INSURANCE CO.	NH	507419	445705	61714	14283	13827022	9429	34976	19	12
UNITED LIFE INSURANCE COMPANY	IA	68699	54935	13764	2808	1749931	9726	50201	3	3
UNITED OF OMAHA LIFE INSURANCE CO.	NE	3033083	2784149	248934	14213-	47489079	146508	431741	6937	7131
UNITED PACIFIC LIFE INSURANCE COMPANY	WA	1742117	1671329	70789	6179	2822613	360	5583	0	0
UNITED PRESIDENTIAL LIFE INS. CO.	IN	225036	195459	29577	5406	4718403	17484	45312	0	0
UNITED SERVICES GENERAL LIFE CO.	OK	25565	22437	3128	123	2006018	6305	20518	3	5
UNITED SERVICES LIFE INSURANCE CO.	VA	454872	395468	59404	10687	4218690	9269	45508	0	0
UNITED WORLD LIFE INSURANCE CO.	IL	73459	60111	13348	1598	999198	529	9071	0	0
UNITY MUTUAL LIFE INSURANCE COMPANY	NY	370443	354044	16399	1923	1880628	0	76	0	0
UNIVERSAL GUARANTY LIFE INSURANCE CO.	OH	97159	85674	11486	441	1192038	1869	2488	0	0
UNIVERSAL LIFE INSURANCE COMPANY	TN	65965	59510	6456	110	647775	1178	1857	40	1
UNIVERSAL UNDERWRITERS LIFE INS. CO.	MO	72175	52014	20162	2193	2558454	18411	37752	298	42
UNIVERSITY LIFE INS. CO. OF AMERICA	IN	1204414	1837624	633211-	260542-	14190	0	0	0	0
UNUM LIFE INSURANCE COMPANY	ME	3924249	3584974	339275	12125-	4225015	883	11977	131	164
UNUM LIFE INSURANCE COMPANY OF AMERICA	ME	1645100	1237826	407273	41230	27244546	44100	181568	5560	2444
UNUM PENSION & INSURANCE COMPANY	ME	748478	709959	38518	1664	0	0	0	0	0
URBAINE LIFE REINSURANCE COMPANY	NY	24076	14100	9976	102-	1948405	0	0	0	0
US LIFE INS CO IN THE CITY OF NEW YORK	NY	885359	784075	101284	17017	21830815	3054	45338	769	754
USAA ANNUITY AND LIFE INSURANCE CO.	TX	604054	579691	24363	3834	0	0	0	0	0
USAA LIFE INSURANCE COMPANY	TX	581408	538908	42420	9078	21108260	48911	189451	15	5
USLIFE CREDIT LIFE INSURANCE CO.	IL	102628	80679	21949	761-	5167312	17956	26464	46	56
UTICA NATIONAL LIFE INSURANCE CO.	NY	52489	44224	8266	428-	785286	0	0	0	0
VALLEY FORGE LIFE INSURANCE COMPANY	PA	237411	178315	59096	10840	12885116	24780	98080	11	3
VARIABLE ANNUITY LIFE INSURANCE CO.	TX	6614424	6479520	134904	13522	3242	0	0	0	0
VERMONT LIFE INSURANCE COMPANY	VT	67051	60354	6697	1248-	477302	0	0	0	0
VETERANS LIFE INSURANCE COMPANY	IL	135579	116695	18884	1108	7552094	42235	72378	58	6
VISTA LIFE INSURANCE COMPANY	MI	40976	31595	9381	1735	1395447	871	55573	433	124
VOLUNTEER STATE LIFE INSURANCE CO.	TN	321899	280972	40926	530	4903895	11819	41805	0	5
VULCAN LIFE INSURANCE COMPANY	AL	76670	71307	5363	10	2741225	102	75619	105	67
WABASH LIFE INSURANCE COMPANY	IN	208690	191058	17633	4425	2301865	0	7995	2279	9
WASHINGTON NATIONAL INSURANCE CO.	IL	1685986	1519146	166840	28274	19420419	15983	107220	1678	948
WASHINGTON SQUARE LIFE INSURANCE COMPA	PA	192288	180850	11439	337	271466	0	0	0	0
WELLINGTON LIFE INSURANCE COMPANY	AZ	7399	3838	3561	142	2848	0	0	0	0
WEST STATES INS CO	CA	7786	4450	3336	423	1675	0	0	0	0
WESTERN & SOUTHERN LIFE INS. CO.	OH	3365027	2818468	546559	24309	27034276	13387	69105	151	224
WESTERN FIDELITY INSURANCE COMPANY	LA	7891	2827	5064	767	86623	438	165	166	4

TABLE 1
CONDITION AND GENERAL BUSINESS
LIFE INSURANCE COMPANIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1986

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	PAID UP CAPITAL AND/OR SURPLUS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
WESTERN LIFE INSURANCE COMPANY	MN	375433	307520	67913	4145	5234965	8141	57025	387	232
WESTERN NATIONAL LIFE INSURANCE CO.	TX	1918269	1783642	134628	12042	2411599	3028	27661	0	0
WESTERN RESERVE LIFE ASSUR CO OF OHIO	OH	154606	130776	23830	2155	3977361	16777	41930	0	0
WESTERN SECURITY LIFE INSURANCE COMPAN	AZ	63967	51056	12911	2650	2243854	0	0	0	0
WESTERN STATES LIFE INSURANCE CO.	ND	355094	276275	78819	1317	6367145	62566	226267	30	20
WESTERN UNIVERSAL LIFE INSURANCE CO.	CA	1527	15	1511	92	0	0	0	0	0
WESTERN-SOUTHERN LIFE ASSURANCE COMPAN	OH	457928	404096	53832	9399	16829507	31398	102879	0	0
WESTFIELD LIFE INSURANCE COMPANY	OH	107474	85285	22188	1727	3965712	120	1175	0	0
WESTLAND LIFE INSURANCE COMPANY	CA	23095	12912	10183	1293	181116	0	70	0	0
WISCONSIN NATIONAL LIFE INSURANCE CO.	WI	186221	153286	32935	555	2982672	0	571	2	0
WM. PENN LIFE ASSURANCE CO. OF AMERICA	IN	18574	7795	10779	1243	1478767	4147	5628	0	0
WOODMEN ACCIDENT & LIFE COMPANY	NE	346184	313619	32565	928	2202238	22840	127091	1912	1909
WORLD INSURANCE COMPANY	NE	97064	88734	8330	468	426390	329	3298	487	277
WORLD SERVICE LIFE INS. CO. OF COLORAD	CO	58409	39269	19140	3432	593418	9	1014	4	16
WORLD SERVICE LIFE INSURANCE CO.	CO	193009	200046	7036-	3087	1184953	0	26253	18	15
XEROX FINANCIAL SERVICES LIFE INS. CO.	MO	44607	37418	7189	2723	69635	1050	1050	0	0
ZALE LIFE INSURANCE COMPANY	AZ	20829	14549	6280	2457	382217	0	19	0	0
ZURICH AMERICAN LIFE INSURANCE CO.	IL	35361	24995	10366	4600	1135049	13996	19552	1	0
SUB-TOTAL		868023451	814790874	53074659	5773269	735535953	13996513	64209851	368845	242906
GRAND TOTAL		872297464	818571737	53567760	5825696	738098064	15401343	71807158	380164	250569

TABLE 2
CONDITION AND GENERAL BUSINESS
FRATERNAL SOCIETIES AUTHORIZED IN KANSAS
FOR THE YEAR ENDING DECEMBER 31, 1986

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SPEC.RES. AND/OR UNASSIGNED FUNDS	NET GAIN	NATIONWIDE AMOUNT OF INSURANCE IN FORCE	KANSAS INS. WRITTEN THIS YR.	KANSAS INS. IN FORCE	KANSAS A & H PREMS RECEIVED	KANSAS A & H LOSSES INCURRED
SOCIETIES OF OTHER STATES										
AID ASSOCIATION FOR LUTHERANS	WI	4564189	4181521	382668	65738	38719988	176597	860664	1919	1158
AMERICAN FRATERNAL UNION	MN	15092	14070	1022	137	41079	10	359	1	1
AMERICAN SLOVENIAN CATHOLIC UNION	IL	26391	22032	4359	76	49838	10	798	4	3
ASSURED LIFE ASSOCIATION	CO	38142	30721	7422	485	235465	150	194	0	0
BAPTIST LIFE ASSOCIATION	NY	12760	11786	974	76	90146	75	1266	0	0
CATHOLIC ORDER OF FORESTERS	IL	216488	176357	40131	1343	816936	3123	8957	0	0
CATHOLIC WORKMAN	MN	14025	8216	5810	639	27451	210	1040	0	0
CROATIAN CATHOLIC UNION OF USA & CANAD	IN	5927	4308	1618	27	11907	9	742	1	1
CROATIAN FRATERNAL UNION OF AMERICA	PA	76355	66302	10052	97	383522	72	2093	0	6
CSA FRATERNAL LIFE	IL	54054	46862	7192	13-	143246	63	119	0	0
ELECTRICAL WORKERS' BENEFIT ASSOC.	DC	249402	193434	55968	6241	0	70	2614	0	0
INDEPENDENT ORDER OF FORESTERS	CN	1819576	1472277	347300	46390	1389738	20210	108633	0	17
KNIGHTS OF COLUMBUS	CT	1953047	1698653	254393	22126	11435095	55241	292860	253	160
LOYAL CHRISTIAN BENEFIT ASSOCIATION	PA	53720	47549	6170	273-	161151	12	971	0	0
LUTHERAN BROTHERHOOD	MN	3711002	3435931	275072	27496	18395408	40758	188824	260	63
MENNONITE MUTUAL AID ASSOCIATION	IN	55688	42465	13223	2200	85064	870	6783	4384	5931
MODERN WOODMEN OF AMERICA	IL	977679	864592	113087	1355	8841890	46295	196980	21	17
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	65613	48184	17429	1317	127699	0	40	0	0
NATIONAL FRATERNAL SOCIETY OF THE DEAF	IL	9547	8280	1267	60	24404	205	840	0	0
NATIONAL SLOVAK SOCIETY OF THE USA	PA	14455	12575	1881	75	26692	2	14	0	0
NORTH AMERICAN BENEFIT ASSOCIATION	MI	107052	79897	27155	300	343190	7	753	0	0
ORDER OF UNITED COMM. TRAV. OF AM.	OH	29264	7594	21670	2354	1161	0	23	195	79
POLICE & FIREMEN'S INSURANCE ASSOC.	IN	31210	16281	14929	2572	86571	0	259	23	13
POLISH NAT'L ALL. OF THE US OF NA	IL	204952	178988	25964	1953	516571	11	736	0	0
POLISH ROMAN CATHOLIC UN. OF AM.	IL	66647	54217	12429	712	116435	13	549	0	0
ROYAL NEIGHBORS OF AMERICA	IL	363530	266359	97171	2841	681781	6031	35930	0	0
SLOVENE NATIONAL [illegible]EFIT SOCIETY	IL	45819	39594	6224	449	82493	325	2295	8	10
TRAVELERS PROTECTIVE ASSN. OF AMERICA	MO	15556	2205	13351	418	194	0	0	5	7
UKRAINIAN NATIONAL ASSOC., INC.	NJ	56849	39667	17183	2205	99367	4	164	0	0
WESTERN CATHOLIC UNION	IL	15551	14295	1255	113	58244	0	59	2	1
WESTERN FRATERNAL LIFE ASSOCIATION	IA	65795	57395	8400	59	315409	2540	6143	0	0
WOODMEN OF THE WORLD LIFE INS. SOC.	NE	1525780	1366180	159600	7148	15263906	50	1567	0	0
GRAND TOTAL		16461157	14508787	1952369	196565	111079970	352963	1723268	7077	5467

ACCIDENT AND HEALTH DIVISION

This Division is charged with the general supervision and regulation of all matters relating to the writing of accident and health insurance by insurance companies, corporations and societies licensed for such business in Kansas. As of December 31, 1986, there were 861 insurance organizations licensed to transact the business of accident and health insurance in Kansas. This figure represents 18 foreign fraternal societies, 9 Kansas and 262 foreign fire and casualty companies, 1 reciprocal inter-insurance exchange, 18 Kansas and 539 foreign life insurance companies, 4 non-profit medical and hospital service corporations and 10 health maintenance organizations.

These insurance organizations write one or more of the following classes of insurance: basic hospital expense coverage, basic medical-surgical coverage, hospital confinement indemnity coverage, major medical expense coverage, disability income protection coverage, accident only coverage, credit accident and health coverage, specified disease coverage, dental expense coverage, vision care benefits and specified accident coverage. Pursuant to Kansas insurance laws and regulations, such organizations submitted to this Division for our review a total of 23,093 forms and rates in 1986. The figures below show a breakdown of the work load of this Division during that time period.

Review of Policy Forms

With respect to policy form filings, the following chart illustrates the number of filings received and acted upon for 1986. The number of forms received in 1986 represents a 7.4% increase over the number received in 1985.

	1986
Total number of policy forms, applications, inserts and riders received	21,366
Forms Approved	14,429 *
Forms Disapproved	14,755 *

* The forms approved and disapproved will not reflect the number received as they include forms reviewed from the backlog of the past year. In like manner, a portion of the forms received as shown above were not acted upon, and will form the backlog reflected in next year's approved/disapproved record. The approved figures will include some instances where a form was counted disapproved initially, but subsequently approved following further communication with the company.

Review of Rate Filings

This Division also exercises some authority over rates for individual accident and health policies underwritten by commercial companies, rates charged by Blue Cross and Blue Shield and other non-profit service corporations, and rates charged by health maintenance organizations. An accounting of this Division's rate review activity during 1986 produced the following results, indicating a 23.3% decrease in the number of rate filings received:

	1986
Rate Filings Received	1,727
Rates Filed	1,658 *
Rates Not Filed	921 *

An important factor in the review of rates by this Division is the monetary savings which accrues to the citizens of Kansas as a result of negotiated reductions in the amount of rate increases requested. The dollar amount of savings created by these actions are difficult to measure since few insurers provide data as to the number of Kansas citizens affected by a particular rate filing. Reductions through rate review occurs in three ways: (1) lower rates than originally requested are allowed; (2) companies voluntarily withdraw the rate filings in response to this Division's review; and (3) no response is received from a company and the file is closed.

* The rates filed and not filed will not reflect the number received as they include rates reviewed from a backlog of the past year. In like manner, a portion of the rates received as shown above were not acted upon, and will form the backlog reflected in next year's filed and not filed record. The filed figures will include some instances where a rate was counted not filed initially, but subsequently filed following further communication with the company.

Market Conduct Reviews

To provide a method by which this department can more closely monitor the activities of insurance companies and Health Maintenance Organizations (HMO's) transacting business in Kansas, the Accident and Health Division is involved in a Market Conduct Review System. This system has allowed the maintenance of records of the activities of companies and HMO's, agents, and products solicited in order to identify and correct problems regarding policyholder and subscriber misunderstanding, misrepresentation, claim payments, etc. During 1986;

the Accident and Health Division participated in market conduct reviews of Security Benefit Life Insurance and Kansas Farm Bureau Life Insurance Company, Inc., both Kansas domicile companies. In addition, market conduct review was performed on Delta Dental Plan of Kansas, Inc., a non-profit dental service corporation.

Company Admissions

As in previous years, increased effort was applied to the processing of applications for Certificates of Authority to include accident and health insurance. As a result of these efforts, 128 companies were authorized to conduct the business of accident and health insurance in the state of Kansas in 1986.

Review of Company Advertising and Solicitation Practices

Approximately 659 pieces of accident and health advertising were reviewed by the Accident and Health Division in 1986. Of this total, 329 were not filed by this Division as they did not comply with our advertising requirements. Our review of advertising usually involves correspondence between this department and the submitting company. Companies are advised of possible violations of Kansas statutes and administrative regulations.

Consumer Assistance

This Division continued to be successful in avoiding the nonrenewal of accident and health policies by insurers. Companies that issue policies that are renewable at the option of the company have the contractual right to decline renewal of these forms in accordance with policy provisions. Possible reasons for the nonrenewal of optionally renewable policies are adverse claims experience and the elimination of obsolete policy forms. Upon notification of the nonrenewal of such programs, this division negotiates with the company to arrive at an alternate solution, which is usually the renewal of policies with an appropriate increase in premium or the offering of a conversion to a similar form of coverage. Decisions of this nature enabled a large number of Kansans to continue their coverage without regard to past health history, age or other underwriting restrictions.

Another area of responsibility for this Division is responding to consumer complaints and inquiries. Our files indicate that in

1986, we received a total of 68 consumer rate and miscellaneous inquiries. It should be noted that this total number does not include those handled by telephone. During 1986, we received approximately 900 telephone inquiries and walk-in visits by consumers to discuss insurance matters. The majority of the rate inquiries related to Blue Cross and Blue Shield rate changes. The miscellaneous inquiries were in the form of questionnaires, licensing status of companies and/or agents, claim matters, content of company advertising, effect of new legislation and the legality of cancellations of coverage by companies.

Investigation and Penalty Assessments

During 1986, this division initiated a number of investigations, five of which resulted in the assessment of fines totaling $13,477.38. In each penalty situation the company was using forms not on file with the department.

The Accident and Health Division continues to investigate areas which include: forms in use contrary to forms filed, use of policy forms and rates not filed, advertising violations, and unfair agent solicitation practices.

Regulation of Administrators

This Division supervises the initial licensing and annual license continuations of third party administrators operating in this state pursuant to Article 38 of the Kansas Insurance Code. This statute requires administrators, as defined in the statute, who handle premiums or who adjust or settle claims for residents of Kansas in connection with life or accident and health insurance or annuities, to acquire a Certificate of Registration from the Commissioner of Insurance. An initial fee of $100 is required at the time of application and a $50 fee is required for continuation of the certificate for successive annual periods. In addition, each administrator must maintain a current synopsis of agreements with insurers outlining the name of the insurance company, effective date of the agreement, the name and type of group insured and coverages provided and an indication of the service provided by the administrator. As of December 31, 1986, there were 176 third party administrators registered in Kansas, 33 of which were registered during 1986.

Regulation of Health Maintenance Organizations

This Division is responsible for the ongoing review of the operation of Health Maintenance Organizations. As of December 31, 1986, 10 HMO's had been admitted to transact business in Kansas since the enactment of the Health Maintenance Organization Act in 1974. The Prime Health Kansas City, Inc., a/k/a Prime Health, Total Health Care, Kaiser Foundation Health Plan of Kansas City, Inc., Health Plan of Mid-America, Inc., are all HMO's operating in the greater Kansas City area. Family Health Plan operates in the greater Newton and McPherson, Kansas areas. HMO Kansas, Inc., is a subsidiary of Blue Cross and Blue Shield of Kansas, which was admitted in 1984 and, as of December 31, 1986, operates in Wichita, Topeka, Hutchinson, Winfield, Salina, Junction City, Manhattan, Larned, Great Bend and Lawrence. Also included is the McPherson, Marion and Harvey County areas. Health Care Plus, Inc., originally admitted as a non-profit HMO in 1981, was readmitted on January 1, 1984, and then restructured as of September 1, 1984 to become a subsidiary corporation of a for-profit holding company, Health Care Plus of America, Inc. This change was initiated to facilitate the ownership of other subsidiaries, some of which operate HMO's outside the state of Kansas. Health Care Plus of America is owned by the Hospital Corporation of America. Health Care Plus, Inc., operates in Wichita, Great Bend, Hutchinson, Topeka, Salina, Lawrence, Emporia and the greater Kansas City and Leavenworth, Kansas areas. Medplan, Inc., admitted in 1976, is licensed to operate in the greater Kansas City area as a for-profit HMO, as are Humana Health Plan of Kansas, admitted February 1, 1985, and CIGNA Health Plan of Kansas City, Inc., admitted July 11, 1986.

Pursuant to K.S.A. 40-3209 and K.S.A. 40-3210, all contract forms and rates used by an HMO operating in Kansas must be submitted for approval by this Department. Contract forms are required to contain a complete description of the health care services and benefits afforded, a list of facilities providing medical services, all exclusions and coverage limitations, must describe enrollment, re-enrollment and disenrollment criteria and describe procedures to be followed in the event of member grievances. Rates submitted for approval must be adequately justified using benefit cost data, utilization projections, enroll-

ment projections and reflect anticipated costs for the operation of the HMO in each community where they are authorized to transact business.

Projects Involving Health Maintenance Organizations

During 1986, this Division completed a review of an application for a Certificate of Authority for CIGNA Health Plan of Kansas City, Inc., a for profit health maintenance organization, to operate in the greater Kansas City area. The Certificate of Authority was issued as of July 11, 1986.

Health Care Plus, Inc., a Wichita, Kansas based health maintenance organization owned by the Hospital Corporation of America, submitted a filing to establish an HMO program in the Greater Topeka area. This service area included Shawnee and Jackson counties. Subsequent to the approval of this filing, Health Care Plus submitted a filing to include Osage county as a part of this service area.

Community Group Health Plan d/b/a/ Prime Health, a nonprofit, Kansas City, Missouri based health maintenance organization operating in Kansas, was acquired by a newly formed for profit company, Prime Health Management Services, Inc., on behalf of its subsidiary, Prime Health Kansas City, Inc. The purpose of the acquisition was to convert the nonprofit HMO to a for profit entity so as to be able to attract additional capital. Additional capital would enable the HMO to expand and strengthen its health care delivery system and marketing efforts. The original non-profit HMO was admitted on October 27, 1976. The newly formed, for profit company was admitted December 4, 1986.

Projects Involving Blue Cross and Blue Shield

In November of 1986, Blue Cross and Blue Shield of Kansas advised this department that they would not be requesting revised rates for their Plan 65 or Plan D (Disabled) complementary to Medicare coverages, nor would they be increasing rates for 1987 for their Direct Enrolled Non-Group Coverage Program or the Farm Bureau Membership Program. This decision was made despite the fact that benefits would be increasing as of January 1, 1987 for the Plan 65 and Plan D programs to compensate for the higher Medicare Part A deductible and other co-in-

surance amounts and additional benefits for drug and alcohol abuse and nervous and mental conditions as mandated in HB 2737 by the 1986 Kansas Legislature.

Blue Cross and Blue Shield of Kansas did file, however, for increased rates for their major medical conversion program. This revision affected 14,578 Kansas subscribers enrolled in one of two conversion benefit programs. Rates for the $1,000 deductible Comprehensive Major Medical Conversion program was increased an average of 17.5%; rates for the 80% coverage, no deductible program were increased an average of 33.3%. These increases were the first increase in rates for these benefit programs since February 1, 1984.

Throughout each year, both Blue Cross and Blue Shield organizations submit various other rate and form filings for review. These include one-case group filings and changes in various rating formulas, etc.

Involvement in Other Projects

1. In October of 1986, this Division was involved in holding seminars for employees of the Insurance Department regarding their state employee health insurance coverage. Two seminars were held in the Department and generally each session was well attended. The subject matter of these seminars related to the coverage offered to employees of the department by Blue Cross and Blue Shield, Health Care Plus and HMO Kansas.
2. Each year, this Division has undertaken the examination and audit of the following annual statements:
   A. Blue Cross and Blue Shield of Kansas
   B. Blue Cross and Blue Shield of Kansas City
   C. Delta Dental Plan of Kansas
   D. Vision Service Plan of Kansas, Inc.
   E. Family Health Plan
   F. Health Care Plus
   G. Prime Health
   H. Total Health Care
   I. Health Plan of Mid-America
   J. HMO Kansas
   K. Humana Health Plan of Kansas
   L. Kaiser Foundation Health Plan of Kansas City

M. Medplan, Inc.
N. Cigna Health Plan of Kansas City, Inc.

3. In 1986, employees of this division participated in the following insurance related meetings and programs:
   a. The 1986 Diabetes FAIR sponsored by the Kansas affiliate of the American Diabetes Association.
   b. Participation in a pre-retirement planning seminar sponsored by the Kansas Department of Health and Environment.
   c. Presented a speech to members of the Heart of America Chapter of the National Hemophilia Foundation.
   d. Kansas Foundation for Medical Care (KFMC)—Planning and Program Development Committee meetings.
   e. Presented a speech to the Labette County Chapter of American Diabetes Association.
   f. Participation in a conference on 1986 H.B. 2737 held by the Kansas Community Alcohol Safety Action Projects Coordination Association.
   g. Presented a speech to the Kansas Athletic Trainers Society at their state meeting in Olathe, Kansas.
4. To aid this department in the continued monitoring of Medicare Supplement benefits written in this state, the accident and health division initiated an investigation to determine if those insurance companies writing Medicare Supplement business in Kansas were in compliance with the minimum ratio requirements of 60% as required by K.A.R. 40-4-35.

   On May 1, 1986, we sent correspondence requesting policy experience for all Medicare Supplement policies issued in Kansas. Correspondence was sent to approximately 76 companies writing Medicare Supplement business in Kansas. Upon receipt of this information, a thorough review of those "Experience Reporting Forms" was conducted and those companies that were issuing forms with less than a 60% loss were contacted again. A review was made of all company responses to determine if information from companies had been satisfactorily completed. Additional correspondence with these companies included requests for ten (10) year loss/ratio projections for all forms issued in Kansas.

Since the adoption of K.A.R. 40-4-35, approximately 206 Medicare Supplement policy forms have been approved and are subject to compliance with this law.

As of this printing, all information from this investigation has not been completely complied. However, the information collected will serve this Department as a reference when further rate increases are proposed by any of those companies included in this investigation.

5. During 1986, this division spent a considerable amount of time discussing with company officials of HMO's the adoption of quality assurance review programs. As a result of the discussions held and the apparent need for some type of evaluation program, this department will ask the 1987 Kansas Legislature to consider a legislative proposal which suggests that such evaluation be made a responsibility of the individual HMO's through a certification process and the services of an independent review organization acceptable to the Commissioner.
6. Throughout 1986, this division, in addition to the normal daily activities, participated in a variety of "special projects" of which some are outlined below:
   a. To address the concern among senior citizens about the cost of long term care, Commissioner Bell appointed an Ad Hoc Committee on Long Term Care in July of 1986. The eleven member committee is comprised of senior citizens groups and associations, state agencies, and insurance officials. This committee is currently in the fact gathering stage and has met on at least six occasions. Subjects covered at these meetings included discussion of what insurance products are available, the cost of these products, obstacles or barriers to long term care insurance, and various components involved in long term care policy provisions, such as exclusions, limitations, benefits, rates and pre-existing conditions.

      The Committee will be providing suggestions and recommendations to the Commissioner in 1987 of possible courses of action to address the problems facing Kansas citizens as respects long term care issues.
   b. On July 1, 1986 significant legislation concerning Accident and Health Insurance became effective. This

legislative activity has required the Department to prepare and issue Bulletins as well as appoint a committee to assist us in preparing a report to the 1987 Legislature.

House Bill No. 2737 mandated minimum benefits for treatment for drug abuse, alcoholism and nervous or mental conditions for inpatient and outpatient care. The new law requires both individual and group contracts of hospital and medical expense based insurance to provide at least the minimum benefits on all policies issued or renewed on or after July 1, 1986. Bulletins 1986-10 and 1986-10 (Addendum) were sent to companies regarding this House Bill.

Senate Concurrent Resolution No. 1621 charges the Insurance Department with studying the cost impact of requiring health insurance coverage for the installation and use of an insulin infusion pump or other equipment and supplies used in the treatment of diabetes and coverage of diabetic self-management education programs. As a result of this resolution, Insurance Commissioner Fletcher Bell appointed a committee of people in the medical and health insurance industries to assist with this study. The Ad Hoc Committee members spent many hours studying this issue and reported its findings in a sixty-six page report on January 12, 1987 to the President of the Senate and Speaker of the House of the 1987 Kansas Legislature.

The 1986 Kansas legislature enacted H.B. No. 2251 which imposed certain disclosure and reporting requirements upon specific types of persons or organizations providing continuing care to individuals. If the entity is subject to the provisions of this Bill, as defined therein, the entity is required to provide the disclosure statement and make available a copy of an annual certified audit to residents of the facility operated by the entity. Basically, the Bill applies to homes (i.e., nursing homes), as defined, who provide continuing care to residents pursuant to a written agreement. The residents must also have paid an entrance fee for consideration of residency. The Insurance Department initiated correspondence with each known licensed nursing home in

TABLE 3
SUMMARY OF KANSAS BUSINESS OF LIFE COMPANIES, 1986

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	LIFE PREMIUMS RECEIVED				LIFE CLAIMS AND BENEFITS PAID			
	ORDINARY	CREDIT	GROUP	INDUSTRIAL	ORDINARY	CREDIT	GROUP	INDUSTRIAL
DOMESTIC LIFE COMPANIES	49909	2884	12156	0	46910	897	11979	0
FOREIGN LIFE COMPANIES	607645	24007	198454	1131	361748	7510	193679	5803
FRATERNALS	26377	0	0	0	11955	0	0	0
TOTAL	683931	26890	210610	1131	420613	8408	205658	5803

Kansas to determine which facilities were subject to the provisions of this Bill and notify them of the requirements to file a copy of an annual disclosure statement and annual audit with the Department.

Substitute for Senate Bill No. 121 requires the Commissioner to study the feasibility and impact of creating a health insurance pool in Kansas. A questionnaire which will be filed with the department each month has been sent to all companies marketing hospital and medical expense based insurance in Kansas. These companies will report all adverse underwriting decisions affecting Kansas residents for 12 months beginning July 1, 1986. The data obtained from these reports along with recommendations for any necessary additional legislative action will be delivered to the governor and the legislature at the beginning of the 1988 session.

c. The Accident & Health Division was instrumental in analyzing and applying the recent Federal law relating to continuation of employees' health benefits (COBRA), as it relates to this states' continuation law. In conjunction with this analysis, this division has been responsible for responding to numerous consumer and company inquiries about (COBRA) as well as assisting in the development of a press release on the subject. The press release included a comparison of the provisions of the state and federal continuation laws.

d. On July 10, 1986, the department responded to a questionnaire on Medicare Supplement insurance. This questionnaire was part of a national survey on the regulation of Medicare Supplement policies conducted by Congressman Claude Pepper, Chairman of the U.S. House Select Committee on Aging.

The questionnaire contained several sections concerning the licensing of agents and regulation of agents' activities. A summary of the department's investigational procedures when complaints are made about agents was also part of the response.

In addition to the statistical data and departmental procedures, a question was asked if Medicare Supplement policies represent the number one problem con-

fronting the department. Due to the success of the Senior Citizen Forums and the other consumer education programs implemented by the department, Medicare Supplement insurance is not the main problem faced by the department today, although it continues to be a priority. This department reported the number one problem currently being handled is the affordability and availability of liability insurance coverage.

7. This Division was also involved in the continuing process of reviewing and investigating the adequacy of current statutes and regulations in an attempt to propose more efficient and beneficial insurance legislation.

FIRE AND CASUALTY DIVISION

This division is responsible for the review and approval or disapproval of Fire and Casualty rates, rules and forms filings submitted by approximately 662 companies licensed to operate in Kansas. The following table is a comparison between the years 1985 and 1986 showing the number of filings received and handled by this division:

	1985	1986
Policy and Endorsement Forms Received	25,607	33,571
Policy and Endorsement Forms Approved	20,059	22,058
Policy and Endorsement Forms Disapproved	2,930	223
Rate Filings Received	6,411	8,932
Rate Filings Approved	6,977	7,113
Rate Filings Disapproved	1,179	1,018

Excess Lines

This division maintains a list of Insurers not authorized to do business in this state but who may accept business after complying with the provisions of K.S.A. 40-246e. Companies complying with this statute may accept business through properly licensed excess lines agents. A total of 316 agents held an excess lines license in 1985. Approximately 174 excess lines agents wrote 5,476 policies in 1985. The tax collected on these policies was received in 1986 and amounted to $1,724,077.66, as provided by K.S.A. 40-246c.

Annual Statement Review

In addition to the division's function of reviewing Fire and Casualty rate, rule and form filings, it is also this division's responsibility to assist in examining the yearly annual statements submitted by the companies holding a Kansas Certificate of Authority. Each company's financial report is reviewed to determine whether it is in compliance with the minimum statutory requirements for capital, surplus and deposit required by Kansas statutes.

See Tables 4-12 for information extracted from the annual statements of Mutual Insurance Companies, Kansas Mutual Hail Insurance Companies, Reciprocal or Inter-Insurance Exchanges, Stock Fire and Casualty Insurance Companies of the U.S., and Stock Fire and Casualty Insurance Companies of foreign countries.

Additional tests are made regarding solvency including adequacy of reserves for all lines of business written by each company. (A summary of the Kansas business for Fire, Casualty and Mortgage Guaranty companies can be found in this report.)

Another responsibility of this division is to verify, assess and collect, pursuant to applicable statutes, fees and premium taxes on all direct Kansas business written by licensed companies. During fiscal 1986 $39,039,802.65 was collected in fees and premium taxes from Fire and Casualty companies. This represented a 1% increase over 1985.

Firefighters Relief Fund Tax

All premium taxes collected are deposited into the General Revenue Fund. In 1986, the Firefighters Relief Fund Tax was collected and deposited into a special fund. The revenue collected for this fund was distributed to 476 cities, counties, townships and fire districts qualified to participate in the distribution of the tax. The State Firefighters Relief Fund is generated by a tax imposed on insurance companies writing fire insurance coverages within the state of Kansas.

The distribution of the Fund was made as follows:

a. The Commissioner of Insurance sets aside the administrative expenses that have been approved by the legislature for this department in administering the Fund.
b. An amount equal to 3% of the total amount collected is paid to the Kansas State Firefighters Association, Inc., for the education and study of fire prevention and fire extinguishment.
c. An amount equal to 5% of the total amount collected is paid to the Kansas State Firefighters Association, Inc., to be used as a death benefit fund. The amount of this payment, however, cannot exceed the amount necessary to restore the balance of this Fund to $100,000.
d. The amount received by each association was based upon the amount of fire insurance written in the area served by that association.

Fire Marshal Tax

For the purpose of maintaining the department of the State Fire Marshal, K.S.A. 75-1508 requires each fire insurance com-

pany doing business in this state to pay to the Commissioner of Insurance on or before March 15, each year, such levy as may be made by the State Fire Marshal. The levy shall not be more than 1.25% of a sum equal to the gross cash receipts as premiums of such company on all fire business transacted by it in the state of Kansas during the preceding year. The tax collected pursuant to this statute was remitted to the State Treasurer pursuant to K.S.A. 75-1514.

Premium Tax on Kansas Companies

The 1970 Legislature enacted a tax on Kansas insurance companies at the rate of one percent per annum on all premiums received on risks located in this state. The revenue from this tax is deposited into the General Revenue Fund. The year 1986 marked the sixteenth time in which this department collected the premium tax from companies organized under the laws of this state.

Privilege Tax on Kansas Companies

The year 1986 also marked the sixteenth time this department collected a Privilege Tax from each company organized under the laws of this state. The revenue from this tax is also deposited into the General Revenue Fund and is the result of the 1970 Legislation which enacted a five percent tax on the companies' net income as a privilege of doing business in this state.

Kansas Insurance Guaranty Association

The Kansas Insurance Guaranty Association Act continues to function pursuant to legislation, also enacted by the 1970 Legislature. The purpose of the act is to provide a mechanism for the payment of coverage under certain insurance policies, to avoid excessive delay in payment of such claims and to avoid financial loss to claimants or policyholders because of the insolvency of an insurer. Further, this act assists in the detection and prevention of insurer insolvencies, and provides an association to assess the costs of such protection among insurers. The act applies to the kinds of direct insurance specified in K.S.A. 40-901 and 40-1102, except for certain specified lines such as Accident and Health, Credit and Title Insurance.

The Board of Directors of the Kansas Insurance Guaranty

Association is composed of nine persons representing member insurance companies and appointed by the Commissioner of Insurance.

Workers' Compensation Assigned Risk Plan

The Workers' Compensation Assigned Risk Plan operates under authority of K.S.A. 40-2108. The Plan provides Workers' Compensation and Employers' Liability Insurance for qualified applicants unable to procure this kind of insurance in the normal market. The Kansas Council on Compensation Insurance administers the Workers' Compensation Assigned Risk Plan and has provided the following information:

Calendar Year	Number of Risks Insured in Plan	New Plan Applications Received	Earned Premium	Incurred Losses	Loss Ratios	Total # of Risks Insured (Statewide)	% of Risks Insured in the Plan Compared to Total in State
1981	4,221	1,551	16,375,892	11,988,861	73.2%	40,831	10.3%
1982	3,301	1,414	13,868,425	9,641,177	69.5%	40,967	8.1%
1983	3,734	1,250	9,531,379	7,678,544	80.6%	40,860	9.1%
1984	4,501	1,641	10,452,825	8,814,462	84.3%	45,308	9.9%
1985	6,971	5,715	17,382,973	21,737,161	126.0%	46,705	14.9%
1986	7,764	7,036	25,814,619*	Not yet Available	———	48,610	16.0%

* Estimated as of December 31, 1986

Kansas FAIR Plan

Kansas FAIR Plan (Fair Access to Insurance Requirements) operates under K.S.A. 40-2101 and Insurance Department Regulation 40-3-33. The purpose of the Plan is to provide fire, extended coverage, vandalism and malicious mischief insurance for qualified applicants unable to obtain this kind of insurance in the normal market, and to provide an all-industry placement facility which will provide for an equitable distribution and placement of risks among all insureds. The nine members of the governing committee were appointed by the commissioner. The following table reflects a comparison of the years 1981 through 1986.

Year	No. of Policies in Force of New & Renewal	No. of New Applications Received	Premium Written	No. of Losses Reported	Amount of Losses Paid	Loss Ratio Paid/ Written	Insurance in Force
1981	10,899	3,745	1,970,566	767	1,503,668	76.3%	163,639,786
1982	10,357	4,305	1,819,000	1,785	2,444,000	134.4%	171,444,000
1983	11,691	3,751	1,797,000	761	1,381,000	76.9%	167,428,000
1984	11,307	4,093	1,849,000	798	1,268,000	68.6%	155,923,000
1985	9,961	5,804	2,583,000	583	1,252,000	48.4%	214,772,000
1986	11,579	6,608	4,119,000	814	1,738,000	42.0%	305,997,000

Kansas Automobile Insurance Plan

The Kansas Automobile Insurance Plan has provided the following information:

Year	Number of Private Passenger Vehicles Insured	New Applications Assigned	Percent of Private Passenger Vehicles in the Plan to the Total Registered Private Passenger Vehicles in the State
1983	23,245	9,588	1.66%
1984	16,581	8,145	1.14%
1985	13,347	8,951	0.91%
1986*	13,066*	11,213	0.88%*

* The figures contained herein are based upon projection of 1985 data since 1986 data is not available. The number of private passenger pickups cannot be verified according to the Division of Vehicles; therefore, only registered autos are being used in the formula. This will have a tendency to overstate the percentage; however, the numbers used are more readily available.

Kansas Automobile Assigned Claims Plan

The Kansas Automobile Assigned Claims Plan operates under authority of K.S.A. 40-3116. The Plan is designed to provide personal injury protection benefits for certain qualified persons who suffer injury in this state pursuant to the Kansas Automobile Injury Reparations Act. The Plan has provided the following information relative to its claims activity:

Year	Claim Cost	No. of Claims
1982	$20,225.73	18
1983	20,007.16	27
1984	27,244.64	16
1985	32,334.02	24
1986	47,694.45	16

Self-Insurers (No-Fault Law)

A total of fifteen (15) firms qualified as self-insurers under the Kansas Automobile Injury Reparations Act in 1986. To qualify for a Certificate of Self-Insurance, a comprehensive review of the individual or corporation's financial condition is required. Addi-

tionally, the applicant must submit other supporting information relative to claim handling procedures and quarterly report forms outlining claim activity. K.S.A. 40-3104(*d*) requires that 26 or more vehicles be owned and registered in the State of Kansas for initial qualification but also provides that leased vehicles can be covered under the certificate provided the lease agreement requires the lessee to provide liability insurance. The self-insurers reported a total of 170 claims incurred during 1986 and total claim payments of $209,568.76.

Self-Insurers (K.S.A. 66-1,128)

A total of four (4) firms qualified as self-insurers under K.S.A. 66-1,128 in 1986. K.S.A. 66-1,128 concerns self-insurers for automobile liability that are regulated by the Kansas Corporation Commission (KCC). The qualification requirements are similar to K.S.A. 40-3104(d) self-insurers except that the KCC has deemed that National Association of Regulatory Utility Commissioners' stamps ("bingo" stamps) constitute Kansas registrations for the purpose of complying with the registered vehicle requirement. K.S.A. 66-1,128 does not contemplate self-insurance of leased vehicles. The self-insurers reported nine claims incurred during 1986 and total claim payments of $1,213.56.

Medical Malpractice Insurance

The Kansas Health Care Provider Insurance Availability Act, which became effective on July 1, 1976, continues to provide an effective solution to the availability problems encountered prior to the implementation of this act. Under the provisions of the Act, the Health Care Stabilization Fund and the Health Care Provider Insurance Availability Plan were established. On December 31, 1986, the Health Care Stabilization Fund, administered by the Commissioner, had a balance of $31,461,499. As required by the Act, the Fund provides excess professional liability coverage for Kansas health care providers complying with the basic coverage insurance requirement. The Health Care Provider Insurance Availability Plan is the professional liability insurance availability mechanism for health care providers unable to obtain the required basic coverage from normal insurance markets. The Health Care Provider Insurance Availability Plan, through its servicing carrier, The Western Casualty and Surety

Company of Fort Scott, Kansas, issued approximately 380 policies during Fiscal year 1986.

Other provisions of the Health Care Provider Insurance Availability Act permit health care providers to comply with the basic coverage requirements by becoming authorized self-insurers for $200,000/$600,000 professional liability losses. During 1986, three Kansas hospital facilities qualified for self-insurance authorization.

Products Liability Insurance

Statutory product liability statistics and closed claim reporting requirements, as set forth in K.S.A. 40-1130, continue to be received by the department. Additional policy year product liability statistical reporting requirements of K.S.A. 1983 Supp. 40-1132 and 1983 Supp. 40-1133 became effective July 1, 1983. The initial company reports were due on October 28, 1983. Additional reporting requirements continue to exist in future years, with an annual due date of March 15. This division has complied and summarized the data for policy years 1977 through 1984.

Professional Liability Insurance

In addition to the collection and compilation of product liability closed claims, the Professional Liability Section also receives closed claims reports on various types of health care providers, engineers, architects, land surveyors, attorneys and certified public accountants. A report of Medical Malpractice Closed Claims reveals approximately 325 claims were closed in calendar year 1986.

Automobile Clubs

A total of 21 Automobile Clubs were licensed by this division in 1986 pursuant to Chapter 25 of Article 40 of the Insurance Code.

Premium Finance Companies

A total of 20 Premium Finance Companies were licensed by this division in 1986 pursuant to Chapter 26 of Article 40 of the Insurance Code.

Certificates of Authority

All Certificates of Authority for Fire and Casualty companies are prepared in this division. A total of 662 companies were licensed by this division to transact the business of insurance in Kansas as of December 31, 1986. Many amendments to the Certificates of Authority were also processed in the division during the year.

Following are the corporate changes finalized in 1986:

Admissions	21
Cancellations	8
Name Changes	14
Mergers	6

(The above does not include Premium Finance Companies, Automobile Clubs or Rating Organizations.)

Admissions

The final administrative details of admitting a fire and casualty company are handled in this Division. A total of 21 Fire and Casualty companies were admitted during 1986.

Rate Filings

The year 1986, was also an active year for the submission of rate filings involving rate increases and decreases. A total of 8,932 rate filings were received in the division during 1986. This represents a decrease in number from 1985. The following is an analysis of the premium effect of all rate filings approved in the four major sections of this division during 1986:

Professional Liability	+$ 8,582,322.50
Automobile	+ 39,751,953.00
Fire	+ 9,048,159.00
Commercial Multi-Peril & Casualty	+ 16,913,258.09
TOTAL	+$74,295,692.59

Fire Insurance Gradings

This division reviewed 109 filings relating to fire insurance grading of cities, towns, suburban districts, farm districts and contract districts in Kansas. The proposals were submitted by the Insurance Services Office, Inc., which is the only rating organization grading cities, towns, suburban districts, farm districts and contract districts in Kansas for the purpose of establishing base

NON-PROFIT MEDICAL AND HOSPITAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1986

(000) OMITTED

NAME	PREMIUMS EARNED	CLAIMS INCURRED	ALL OTHER EXPENSES INCURRED	UNDER-WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL-ITIES	SURPLUS	KANSAS PREMIUMS EARNED	KANSAS CLAIMS INCURRED
Blue Cross and Blue Shield of Kansas	$402,716	$357,040	$43,191	$2,485	$29,323	$250,495	$102,685	$147,810	$402,716	$357,040
Blue Cross and Blue Shield of Kansas City	261,368	229,066	28,214	4,088	10,735	112,841	67,689	45,152	35,097	31,300
TOTAL	$664,084	$586,106	$71,405	$6,573	$40,058	$363,336	$170,374	$192,962	$437,813	$388,340

MEDICAL SERVICE CORPORATIONS AUTHORIZED IN KANSAS FOR YEAR-ENDING DECEMBER 31, 1986

(000) OMITTED

NAME	PREMIUMS EARNED	CLAIMS INCURRED	ALL OTHER EXPENSES INCURRED	UNDER-WRITING GAIN/LOSS	NET GAIN/LOSS	ADMITTED ASSETS	TOTAL LIABIL-ITIES	SURPLUS	KANSAS PREMIUMS EARNED	KANSAS CLAIMS INCURRED
Delta Dental Plan of Kansas	$5,493	$4,595	$977	($79)	$104	$880	$627	$254	$5,493	$4,595
Vision Service Plan of Kansas	224	217	26	(19)	(17)	57	49	8	224	217
TOTAL	$5,717	$4,812	$1,003	($98)	$ 87	$937	$676	$262	$5,717	$4,812

HEALTH MAINTENANCE ORGANIZATIONS AUTHORIZED IN KANSAS
FOR YEAR-ENDING DECEMBER 31, 1986

(000) OMITTED

NAME	NET EARNED SUBSCRIPTIONS	TOTAL INCOME	COSTS OF HOSPITAL & MEDICAL BENEFITS	TOTAL DISBURSEMENTS	ADMITTED ASSETS	LIABILITIES	SURPLUS OF ADMITTED ASSETS OVER REPORTED LIABILITIES	KANSAS NET EARNED SUBSCRIPTIONS	KANSAS COSTS OF HOSPITAL & MEDICAL BENEFITS
CIGNA Health Plan of Kansas City, Inc.	$ 134	$ 164	$ 113	$ 1,950	$ 372	$ 1,071	($ 699)	$ 14	$ 12
Community Group Health Plan dba Prime Health	46,380	53,352	45,898	54,852	16,495	16,145	350	7,608	7,529
Family Health Plan	3,357	3,459	2,840	3,449	984	678	306	3,357	2,840
Health Care Plus, Inc.	70,103	72,003	61,042	75,985	16,530	14,734	1,796	56,196	48,932
Health Plan of Mid-America	7,391	7,695	6,738	8,198	2,640	2,099	541	1,525	1,390
HMO Kansas, Inc.	33,714	37,193	31,969	37,141	9,332	7,967	1,365	33,714	31,969
Humana Health Plan of Kansas, Inc.	1,718	1,836	3,373	3,955	2,736	1,990	746	1,718	3,373
Kaiser Foundation Health Plan of Kansas City, Inc.	7,866	8,973	7,675	10,362	6,124	7,434	(1,310)	458	447
Medplan, Inc.	837	849	974	1,090	262	419	(157)	837	974
Total Health Care	84,288	87,598	79,015	85,849	27,137	24,521	2,616	11,497	10,778
TOTAL	$255,788	$273,122	$239,637	$282,831	$82,612	$52,537	$5,554	$116,924	$108,244

fire insurance rates. Thirty-four (34) cities received a lower (more favorable) classification as follows:

Classification Changes	Number of Cities Affected
Changes from class 10 to class 9	6
Changes from class 10 to class 9/9A	2
Changes from class 10 to class 9/9B	2
Changes from class 10 to class 8	2
Changes from class 10 to class 6	1
Changes from class 10 to class 4	1
Changes from class 9 to class 8/9A	1
Changes from class 9 to class 7/9A	1
Changes from class 9 to class 8	2
Changes from class 9 to class 6	1
Changes from class 8 to class 8B	1
Changes from class 8 to class 7	5
Changes from class 7 to class 6	3
Changes from class 6 to class 5	4
Changes from class 5 to class 4	1
Changes from class 4 to class 3	1

In addition, seventy-five (75) suburban districts, farm districts, and contract districts received a classification change.

Complaints and Inquiries

Personnel of this division handled many consumer inquiries and complaints either directly or upon referral from the Consumer Assistance Division. In 1986, we handled numerous complaints directly from the consumer. We also quite frequently respond to consumer inquiries and/or complaints that are originated by telephone calls. The inquiries and/or complaints recorded by our Division totaled 2,211 in 1986. Some inquiries originated by telephone calls are not recorded and therefore, are not reflected within the total referenced above.

Market Conduct Review

During 1986, this Division performed market conduct reviews involving twenty-four (24) insurance companies. Reviews for fourteen (14) companies were completed and placed on file as public documents. Reviews for eight (8) companies are either pending or are in process. In addition, a follow-up market conduct review was performed on two (2) insurance companies.

The market conduct reviews involved many areas within the field of insurance. The areas reviewed for each company de-

pended upon the concerns of the department and the writings of the company.

The areas monitored were:

1. Advertising Material and Practices
2. Underwriting Practices
3. Rating Practices
4. Redlining
5. Refunding Practices
   a. Reviewed to determine that the amount of refund was correct.
   b. Reviewed to determine that the refund was processed in a timely manner.
6. Cancellations and Nonrenewals.
   a. Reviewed to determine that appropriate reasons for action taken were in compliance with the statutes.
   b. Reviewed to determine that reasons were given pursuant to statute.
   c. Reviewed to determine that the proper amount of time was given.
   d. Reviewed to determine that the proper forms were used.
7. Forms, Rules and Rates
   a. Reviewed to determine that said material was on file with our department.
   b. Reviewed to determine proper use.
8. Complaint Register
9. Adverse Underwriting
   a. Reviewed for compliance with K.S.A 40-2404.
   b. Reviewed for proper reasons.
   c. Reviewed to determine that reasons were given in a timely manner.
10. Compliance with Other Statutes and Regulations

The selection of the companies and areas reviewed were based upon the following:

1. The degree of competition in the marketplace.
2. Complaints, inquiries and/or problems received.
3. New company.
4. New product for company.
5. Complaint ratio.
6. Top automobile and homeowners written.

7. Top commercial multi-peril writers.

Reports concerning a market conduct review for the following companies were filed in 1986:

Company

1. Alliance Insurance Company, Inc.
2. Armed Forces Insurance Exchange
3. Cimarron Insurance Company, Inc.
4. Employers Mutual Casualty Company
5. Farm Bureau Mutual Insurance Company, Inc.
6. Farmers Alliance Mutual Insurance Company, Inc.
7. Farmers Insurance Company, Inc.
8. Farmers Mutual Insurance Company of Barton County
9. Home Indemnity Company
10. Home Insurance Company
11. KFB Insurance Company, Inc.
12. Kansas Fire & Casualty Company
13. Patrons Mutual Insurance Association
14. Plains Insurance Company
15. Security National Insurance Company
16. Swedish American Mutual Insurance Company, Inc.
17. Town & Country Fire & Casualty Insurance Company, Inc.
18. Trinity Universal Insurance Company
19. Trinity Universal Insurance Company of Kansas, Inc.
20. Twin City Fire Insurance Company
21. West General Insurance Company, Inc.
22. Wheat Growers Mutual Hail Insurance Company

Market Conduct (Follow-Up) Reviews were conducted on the following companies:

American National Fire Insurance Company
Great American Insurance Company

Fire and Casualty Division Continues Operation of the Kansas Insurance Assistance Plan

During 1986, the Fire and Casualty Division processed over 400 applications for coverage to the state market assistance program (MAP). General and Professional liabilities continue to be the most frequently sought forms of insurance under the auspices of MAP. Commercial businesses remain the primary

type of submissions, however, professional and governmental entities, particularly lawyers, directors and officers, school boards, citizens and counties are increasingly encountering the highest obstacles in locating markets.

Earlier in the year, a revised market availability survey was conducted of all admitted carriers. Divided by area and specific lines of coverage, the survey included general and professional liabilities, directors and officers, errors and omissions, automobile, bonds and farm. The results were compiled and made available to those persons seeking coverages. Both the survey and plan are documented successes in helping Kansas risk locate necessary insurance as the liability crisis continues to ease.

TABLE 6
KANSAS MUTUAL HAIL INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	*DOM*	*Total Assets*	*Total Liabilities*	*Surplus*	*Net Income*
Farmers Mutual Insurance Company	KS	2,293,992	199,289	2,094,703	30,703

**All Amounts in Thousands of Dollars

TABLE 7
KANSAS MUTUAL FIRE INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

Company Name	*DOM*	*Total Assets*	*Total Liabilities*	*Surplus*	*Net Income*
Farmers Hail Insurance Company	KS	53,531	1,063	52,468	-0-
McPherson Hail Insurance Company	KS	555,510	28,423	527,087	-0-
Wheat State Mutual Insurance Company, Inc.	KS	31,338	-0-	31,338	1,862
TOTALS		640,379	29,486	610,893	1,862

**All Amounts in Thousands of Dollars

TABLE 4
KANSAS STOCK FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL	SURPLUS	NET INCOME
ALLIANCE INSURANCE COMPANY, INC.	KS	10501	6251	1517	2733	870
CENTRAL PLAINS INSURANCE COMPANY, INC.	KS	22629	1502	1000	20125	409
CENTRAL STATES INSURANCE COMPANY, INC.	KS	3067	237	500	2330	160
CIMARRON INSURANCE COMPANY, INC.	KS	21087	17740	1250	2097	891-
COLUMBIAN NATIONAL TITLE INSURANCE CO	KS	2510	1324	500	686	25
FARMERS INSURANCE COMPANY, INC.	KS	43735	34357	1750	7629	749
INSURED TITLES, INC.	KS	1173	493	305	375	37
KANSAS BANKERS SURETY COMPANY	KS	9539	4314	1250	3975	1025
KANSAS FIRE AND CASUALTY COMPANY	KS	30053	21161	1000	7892	1437
KFB INSURANCE COMPANY, INC.	KS	6604	3916	500	2190	330
PLAINS INSURANCE COMPANY	KS	13336	9967	1250	2119	560-
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	KS	1638	861	503	274	208-
TRAVEL AIR INSURANCE COMPANY - KANSAS	KS	27000	22874	600	3526	989
TRINITY UNIVERSAL INS. CO. OF KANSAS	KS	4788	0	1265	3523	287
WEST GENERAL INSURANCE COMPANY	KS	3570	1291	1250	1029	79
WESTERN CASUALTY & SURETY COMPANY	KS	570155	405878	5000	159277	18749
WESTERN FIRE INSURANCE COMPANY	KS	348438	211230	5000	132209	27016
WESTERN INDEMNITY COMPANY, INC.	KS	11997	288	2000	9708	943
TOTALS		1131822	743683	26440	361697	51346

TABLE 5
KANSAS MUTUAL FIRE & CASUALTY INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
BREMEN FARMERS MUTUAL INSURANCE CO.	KS	9184	3626	5558	279
CONSOLIDATED FARMERS MUTUAL INS CO,INC.	KS	3936	1841	2095	31-
FARM BUREAU MUTUAL INSURANCE CO., INC.	KS	142944	79499	63445	1624
FARMERS ALLIANCE MUTUAL INSURANCE CO.	KS	87470	56259	31211	7886
GREAT PLAINS MUTUAL INS. CO., INC.	KS	5638	1450	4187	420-
KANSAS MUTUAL INSURANCE COMPANY	KS	3447	1755	1692	47
MARYSVILLE MUTUAL INSURANCE COMPANY	KS	6761	3664	3096	129-
PATRONS MUTUAL INSURANCE ASSOC.	KS	8710	5894	2815	109-
SWEDISH AMERICAN MUTUAL INS. CO. INC.	KS	739	457	282	147-
UPLAND MUTUAL INSURANCE, INC.	KS	7114	3064	4051	142
WHEAT GROWERS MUTUAL HAIL INS. CO.	KS	8444	262	8183	331
TOTALS		284386	157770	126615	9472

TABLE 6
KANSAS MUTUAL HAIL INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
FARMERS HAIL INSURANCE COMPANY	KS	53531	1063	52468	0
MCPHERSON HAIL INSURANCE COMPANY	KS	555510	28423	527087	0
WHEAT STATE MUTUAL INS. CO., INC.	KS	31338	0	31338	1862
TOTALS		640379	29486	610893	1862

TABLE 7
KANSAS MUTUAL FIRE INSURANCE COMPANIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
FARMERS MUTUAL INS CO OF BARTON COUNTY	KS	2293992	199289	2094703	30703
TOTALS		2293992	199289	2094703	30703

TABLE 8
KANSAS RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
ARMED FORCES INSURANCE EXCHANGE	KS	35354	14584	20771	963
TOTALS		35354	14584	20771	963

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AEGON REINSURANCE COMPANY OF AMERICA	NY	111129	75466	2500	33163	8471
AETNA CASUALTY & SURETY CO. OF ILLINOIS	IL	1569960	1221352	3000	345608	89160
AETNA CASUALTY AND SURETY COMPANY	CT	9930902	7821723	25000	2084179	446058
AETNA FIRE UNDERWRITERS INSURANCE CO.	CT	46873	23453	2500	20920	2645
AETNA INSURANCE COMPANY	CT	5437235	4920001	10000	507234	160800
AETNA REINSURANCE COMPANY	DE	72067	43574	5000	23493	9836-
AFFILIATED FM INSURANCE COMPANY	RI	162509	109444	8750	44315	15422
AG SECURITY INSURANCE COMPANY	OK	6513	3493	550	2470	640
AGRICULTURAL INSURANCE COMPANY	SD	5947	1862	2505	1580	272
AIU INSURANCE COMPANY	NY	444751	368472	8000	68279	16002
ALBANY INSURANCE COMPANY	NY	92578	67048	2500	23030	3047
ALEXANDER HAMILTON INS. CO. OF AMERICA	IL	16412	3201	2000	11131	689
ALL AMERICA INSURANCE COMPANY	OH	39926	29578	2400	7948	1873
ALLIANZ INSURANCE COMPANY	CA	238643	182787	10000	45857	3955
ALLIED PROPERTY & CASUALTY INS CO	IA	15208	10098	1368	3742	734
ALLSTATE INDEMNITY COMPANY	IL	47754	21718	2500	23536	3118
ALLSTATE INSURANCE COMPANY	IL	14675849	10594160	3000	4078690	603295
AMBAC INDEMNITY CORPORATION	WI	811663	552731	137000	121933	33331
AMBAC INDEMNITY CORPORATION	WI	0	0	0	0	77
AMCO INSURANCE COMPANY	IA	105830	78290	1300	26240	4464
AMERICAN AGRICULTURAL INSURANCE CO.	IN	248211	164637	2366	81208	21456
AMERICAN ALLIANCE INSURANCE COMPANY	AZ	8516	1898	2548	4070	496
AMERICAN AND FOREIGN INSURANCE COMPANY	DE	266481	203965	2600	59915	21642
AMERICAN AUTOMOBILE INSURANCE CO.	MO	499410	403881	3500	92029	9858
AMERICAN BANKERS INS. CO. OF FLORIDA	FL	355804	273147	5083	77624	9545
AMERICAN BONDING COMPANY	ME	8588	3601	1000	3987	410
AMERICAN CASUALTY CO. OF READING, PENN.	IL	473840	381008	2350	90482	10362
AMERICAN CENTENNIAL INSURANCE COMPANY	DE	580649	519774	3000	57875	108458-
AMERICAN CENTRAL INSURANCE COMPANY	MO	6658	1	2500	4157	554
AMERICAN CONTINENTAL INSURANCE CO.	MO	112232	90491	2500	19242	4315
AMERICAN CREDIT INDEMNITY CO.	NY	88075	38207	1500	48367	7409
AMERICAN ECONOMY INSURANCE COMPANY	IN	541715	400179	2500	139035	18556
AMERICAN EMPIRE INSURANCE COMPANY	OH	18407	11618	2350	4438	835
AMERICAN EMPLOYERS INSURANCE COMPANY	MA	404603	304425	2500	97678	17346
AMERICAN EXCEL INSURANCE COMPANY	IA	14066	9446	1000	3620	842
AMERICAN FAMILY HOME INSURANCE CO.	FL	35219	27148	2500	5571	139
AMERICAN FIDELITY INSURANCE COMPANY	OK	53518	37132	2500	13886	1033
AMERICAN FIRE & CASUALTY COMPANY	FL	142198	88438	2437	51123	11701
AMERICAN FIRE & INDEMNITY COMPANY	TX	14604	9278	1500	3826	702
AMERICAN GUARANTEE & LIAB. INS. CO.	NY	182927	143415	2350	37162	3057
AMERICAN HAIL INSURANCE COMPANY	MN	1065	11	600	453	151-

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AMERICAN HOME ASSURANCE COMPANY	NY	2566295	2095181	4238	466877	49003
AMERICAN INDEMNITY COMPANY	TX	124174	95280	4000	24895	1628
AMERICAN INDEPENDENT REINSURANCE COMPANY	NY	102702	89663	3000	10039	2158
AMERICAN INSURANCE COMPANY	NJ	1519003	1205047	10502	303454	34534
AMERICAN INTEGRITY INSURANCE CO.	PA	52276	33115	1000	18161	414
AMERICAN LIVE STOCK INSURANCE CO.	IL	24582	9327	2000	13255	2549
AMERICAN LOYALTY INSURANCE CO.	MN	35082	25262	2500	8121	99-
AMERICAN MODERN HOME INSURANCE CO.	OH	32140	59557	2500	20084	2207
AMERICAN MOTORISTS INSURANCE COMPANY	IL	856003	652009	6450	197544	24697
AMERICAN NATIONAL FIRE INSURANCE CO.	NY	69386	58070	2350	8966	2141
AMERICAN NATIONAL GENERAL INSURANCE CO.	MO	8497	4410	2500	1586	549
AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	113176	63943	2500	46733	9597
AMERICAN OVERSEAS REINSURANCE CO	PA	80323	42586	2500	35236	3347
AMERICAN POLICYHOLDERS INSURANCE CO.	MA	44787	34946	2550	7291	778
AMERICAN PREFERRED INSURANCE COMPANY	IN	55218	23252	1250	30716	2495
AMERICAN PROFESSIONALS INSURANCE CO.	IN	12647	9152	2350	1145	3184-
AMERICAN PROTECTION INSURANCE CO.	IL	8073	2667	2520	2886	365
AMERICAN RE-INSURANCE COMPANY	DE	2321466	1916859	8236	396371	136458
AMERICAN ROAD INSURANCE COMPANY	MI	921328	603886	3000	314442	63457
AMERICAN SECURITY INSURANCE CO.	DE	220552	129211	2526	88815	10885
AMERICAN SIGNATURE INSURANCE CO.	MI	4987	49	2350	2588	286
AMERICAN STANDARD INS. CO. OF WISC.	WI	87269	14484	2500	70285	4839
AMERICAN STATES INS. CO. OF TEXAS	TX	8432	75	2500	6057	564
AMERICAN STATES INSURANCE COMPANY	IN	1530135	902753	2436	624946	65824
AMERICAN TITLE INSURANCE COMPANY	FL	60826	29845	1534	29447	2197
AMERICAN UNION INS. CO. OF NEW YORK	NY	181286	135650	3000	42637	5121
AMERICAN UNIVERSAL INSURANCE COMPANY	RI	167190	136234	4000	26955	9665-
AMERICAN ZURICH INSURANCE COMPANY	IL	31309	14340	2500	14469	1043
AMEX ASSURANCE COMPANY	IL	131906	112782	2554	16570	1474-
ARGONAUT INSURANCE COMPANY	CA	1420989	1225255	2634	193101	4654-
ARGONAUT-MIDWEST INSURANCE COMPANY	IL	179995	87386	2400	90209	4439
ARKWRIGHT INSURANCE COMPANY	MA	90645	13357	2350	74938	11454
ASSOCIATED INDEMNITY CORP.	CA	100788	58916	2350	39522	2638
ASSOCIATES INSURANCE COMPANY	IN	117914	85832	3600	28482	4952
ASSURANCE COMPANY OF AMERICA	NY	14379	142	2500	11737	1028
ATHENA ASSURANCE COMPANY	MN	34688	25366	2500	6822	1973
ATLANTA INTERNATIONAL INSURANCE CO.	NY	82193	78064	2561	1568	12280-
ATLANTIC INSURANCE COMPANY	TX	29267	20430	2500	6338	1034
ATLAS ASSURANCE CO. OF AMERICA	NY	108030	68511	2500	37019	2297
AUTOMOBILE CLUB INSURANCE COMPANY	OH	54195	36422	2689	15084	1886

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	CT	175814	140182	2500	33132	3719
AVEMCO INSURANCE COMPANY	MD	127436	86014	2002	39419	9152
BALBOA INSURANCE COMPANY	CA	272192	186143	2500	83549	27979-
BANKERS & SHIPPERS INS. CO. OF NY	NY	19195	7098	2350	9747	1176
BANKERS MULTIPLE LINE INSURANCE CO.	IA	67842	45371	2772	19698	9834
BANKERS STANDARD INSURANCE COMPANY	FL	92089	72331	2500	17257	4587
BCS INSURANCE COMPANY	OH	53767	28808	2500	22459	2330
BELLEFONTE UNDERWRITERS INSURANCE CO	DE	6452	3721	2500	231	727-
BELVEDERE AMERICA REINSURANCE COMPANY	DE	26504	327	2500	23676	194
BIRMINGHAM FIRE INSURANCE CO. OF PA.	PA	354399	288306	2500	63593	7433
BITUMINOUS CASUALTY CORPORATION	IL	217984	169270	9500	39214	1881
BITUMINOUS FIRE & MARINE INS. CO.	IL	62774	45951	2500	14323	1013
BLUE RIDGE INSURANCE COMPANY	MD	11489	2339	1800	7350	897
BOSTON OLD COLONY INSURANCE CO.	MA	98357	76426	2400	19531	543
BUCKEYE UNION INSURANCE COMPANY	OH	1370163	1051044	5000	314119	49601
BUFFALO REINSURANCE COMPANY	NH	527935	388352	3200	136383	36391
CALIFORNIA COMPENSATION & FIRE COMPANY	CA	72704	56558	1058	15088	3467-
CALVERT INSURANCE COMPANY	PA	24713	14202	2500	8011	848
CAMDEN FIRE INSURANCE ASSOCIATION	NJ	539230	238784	2500	297946	30538
CANAL INSURANCE COMPANY	SC	154020	119060	3000	33960	6901
CAROLINA CASUALTY INSURANCE CO.	FL	75202	49624	2494	23084	838
CENTENNIAL INSURANCE COMPANY	NY	239076	182715	3000	53361	10959
CENTRAL NATIONAL INS. CO. OF OMAHA	NE	190726	145098	12000	33628	15726-
CENTRAL STATES INDEMNITY CO. OF OMAHA	NE	21443	11956	2500	6987	2369
CENTURY INDEMNITY COMPANY	CT	50449	39994	2500	7956	4041
CHARTER OAK FIRE INSURANCE COMPANY	CT	422956	345621	3000	74335	327-
CHICAGO INSURANCE COMPANY	IL	84905	65138	3000	16767	218-
CHICAGO TITLE INSURANCE COMPANY	MO	265062	182532	2000	80530	27073
CHRISTIANIA GEN INS CORP OF NEW YORK	NY	130873	76755	2500	51617	13224
CHRYSLER INSURANCE COMPANY	MI	103942	43789	2500	57653	9625
CHURCH INSURANCE COMPANY	NY	34476	14422	2500	17554	3884-
CIGNA INSURANCE COMPANY	CA	665739	557686	3000	105053	35365
CIM INSURANCE CORPORATION	NY	39510	11647	2500	25364	4710
CINCINNATI CASUALTY COMPANY	OH	51529	34125	2500	14903	2689
CINCINNATI INSURANCE COMPANY	OH	897394	622651	2510	272233	58401
CITY INSURANCE COMPANY	NJ	68505	42685	3000	22820	2801
CLARENDON NATIONAL INSURANCE COMPANY	NY	473311	255753	4800	212758	9800
COLOGNE REINSURANCE COMPANY OF AMERICA	CT	49003	21914	2500	24589	1773
COLONIAL INSURANCE CO. OF CALIFORNIA	CA	45325	34632	3500	7194	193-
COLONIAL PENN FRANKLIN INSURANCE CO.	PA	98174	59262	2500	36413	2653-

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
COLONIAL PENN INSURANCE COMPANY	PA	773992	561737	2500	209755	78845-
COMCO INSURANCE COMPANY	TX	5516	116	1250	4150	2468
COMMERCE AND INDUSTRY INSURANCE COMPANY	NY	702918	574954	2358	125606	18087
COMMERCIAL INS. CO. OF NEWARK, N.J.	NJ	281501	216513	3000	61988	15226
COMMERCIAL LOAN INSURANCE CORP.	WI	31149	23978	2000	5171	1421
COMMERCIAL MORTGAGE INSURANCE, INC.	WI	14440	11481	1035	1924	2340-
COMMERCIAL UNION INSURANCE COMPANY	MA	1157230	923251	6000	227980	22966
COMMONWEALTH LAND TITLE INSURANCE CO.	PA	164816	99225	1374	64216	22939
COMMONWEALTH MORTGAGE ASSURANCE CO OF MD	MD	6289	0	5000	1289	4582
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	PA	157068	105428	2000	49640	13525
CONNECTICUT GENERAL FIRE & CAS. INS.CO.	CT	8334	1051	3001	4282	158
CONNECTICUT INDEMNITY COMPANY	CT	74048	58743	2500	12805	1534-
CONSOLIDATED AMERICAN INSURANCE CO.	SC	49471	36812	2000	10660	32
CONSTITUTION REINSURANCE CORPORATION	NY	397726	277981	2350	117395	23293
CONTINENTAL CASUALTY COMPANY	IL	8039966	6198540	39283	1802143	223613
CONTINENTAL INSURANCE COMPANY	NH	1646158	1295288	53566	297303	40979
CONTINENTAL WESTERN CASUALTY COMPANY	IA	4221	137	2000	2084	220
CONTINENTAL WESTERN INSURANCE CO.	IA	141364	100518	2756	38090	8512
CONTRACTORS BONDING AND INSURANCE CO.	WA	12281	7917	1500	2864	551
COPENHAGEN REINSURANCE CO. OF AMERICA	NY	41014	26567	2500	11946	2294
CORNHUSKER CASUALTY COMPANY	NE	149561	31441	1250	116870	14453
COUNTRY PREFERRED INSURANCE COMPANY	MO	21129	4590	2760	13780	8791
COUNTRYWIDE INSURANCE COMPANY	CA	15366	9353	3375	2638	758
CREDIT GENERAL INSURANCE COMPANY	OH	19809	16742	1250	1817	2545-
CRITERION CASUALTY COMPANY	MD	9811	3542	1500	4770	531
CUMIS INSURANCE SOCIETY, INC.	WI	24'993	195351	5831	45811	5121
DAIRYLAND INSURANCE COMPANY	WI	429536	338429	2780	88327	15091
DEPENDABLE INSURANCE COMPANY, INC.	FL	130340	110107	2350	17882	19282-
DEPOSITORS INSURANCE COMPANY	IA	15054	10098	2000	2957	696
ECONOMY FIRE & CASUALTY COMPANY	IL	475186	326209	1436	147541	34021
ECONOMY PREFERRED INSURANCE COMPANY	IL	3798	20	2000	1778	247
ELECTRIC INSURANCE COMPANY	MA	73992	41355	2500	30137	2942
EMC REINSURANCE COMP.NY	IA	54796	37727	2500	14569	2921
EMCASCO INSURANCE COMPANY	IA	42241	33208	2500	6533	1397
EMPIRE CASUALTY COMPANY	CO	3162	1797	515	850	14
EMPIRE FIRE & MARINE INSURANCE CO.	NE	109798	89304	2907	17587	5123
EMPLOYERS CASUALTY COMPANY	TX	775658	577539	12600	185519	39284
EMPLOYERS FIRE INSURANCE COMPANY	MA	178352	135346	2500	40506	9239
EMPLOYERS NATIONAL INSURANCE COMPANY	DE	16471	8901	1250	6319	946
EMPLOYERS REINSURANCE CORPORATION	MO	2938657	2259949	5000	673707	174799

TABLE 9
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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
FAIRMONT INSURANCE COMPANY	CA	185362	123181	8340	53841	7369
FARM & CITY INSURANCE COMPANY	IA	12831	7155	300	5376	135
FARMERS AND MERCHANTS INSURANCE COMPANY	OK	22690	9412	1000	12278	1816
FARMINGTON CASUALTY COMPANY	CT	118491	91520	2500	24471	2820
FEDERAL INSURANCE COMPANY	NJ	3450200	2468207	13987	968006	119537
FEDERAL KEMPER INSURANCE COMPANY	IL	130950	106123	3200	21627	1440
FEDERATED RURAL ELECTRIC INS. CORP.	WI	46189	35135	3827	7227	3271
FIDELITY & DEPOSIT COMPANY	MD	3842	373	1000	2469	293
FIDELITY & GUARANTY INS. UNDERWRITERS	OH	49887	879	2350	46658	2775
FIDELITY & GUARANTY INSURANCE CO.	IA	10893	209	2500	8184	931
FIDELITY AND CASUALTY CO OF NEW YORK	NH	589367	454926	10000	124441	22731
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	MD	398211	216800	5000	176411	21859
FINANCIAL GUARANTY INSURANCE COMPANY	NY	664069	321209	2500	340361	27471
FINANCIAL SECURITY ASSURANCE OF IOWA INC	IA	75737	9713	3500	62525	9179-
FIRE & CASUALTY INS. CO. OF CONNECTICUT	CT	26667	20400	2500	3767	541-
FIREMAN'S FUND INS. CO. OF WISCONSIN	WI	12257	6560	2352	3346	405
FIREMAN'S FUND INSURANCE COMPANY	CA	5736529	4426319	3015	1307195	185478
FIREMEN'S INS. CO. OF NEWARK, N.J.	NJ	1710095	1277867	4050	428178	38463
FIRST AMERICAN INSURANCE COMPANY	MO	23590	15180	2000	6410	1047
FIRST AMERICAN TITLE INS CO OF MID-AMERI	MO	33960	18468	1271	14221	4833
FIRST AMERICAN TITLE INS CO OF NEW YORK	NY	24057	12775	1000	10282	3092
FIRST EXCESS AND REINSURANCE CORPORATION	MO	69369	49216	2400	17752	3156-
FIRST FINANCIAL INSURANCE COMPANY	IL	12337	7932	2000	2405	576
FIRST GENERAL INSURANCE COMPANY	GA	34604	4348	1997	28259	2072
FIRST NATIONAL INS. CO. OF AMERICA	WA	101742	70454	2500	28788	5720
FIRST OF GEORGIA INSURANCE COMPANY	GA	78352	53544	1800	23008	1
FIRST REINSURANCE COMPANY OF HARTFORD	CT	4481	36	1500	2945	131
FOREMOST GUARANTY CORPORATION	MI	115709	61236	3000	51472	680
FOREMOST INSURANCE COMPANY	MI	546911	392751	4800	149361	7561
FOREMOST MORTGAGE INSURANCE COMPANY	MI	9631	4375	2000	3256	484
FORUM INSURANCE COMPANY	IL	114724	103783	3000	7941	3743
FREMONT INDEMNITY COMPANY	CA	551068	449961	2500	98607	52126
FRONTIER INSURANCE COMPANY	NY	56741	42475	2002	12265	2471
GAMMA REINSURANCE COMPANY	DE	82250	34849	11197	36204	1849
GEICO GENERAL INSURANCE COMPANY	IA	23321	1057	2507	19757	4307
GEICO INDEMNITY COMPANY	MD	175798	103468	1500	70830	9723
GENERAL ACCIDENT INS. CO. OF AMERICA	PA	2412066	1456359	4000	951707	100566
GENERAL CASUALTY CO. OF WISCONSIN	WI	276679	189653	1500	85526	30984
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	NC	140769	79459	2000	59311	8628
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	OH	401413	196275	2500	202638	16025

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GENERAL ELECTRIC RESIDEN MORT REINS CORP	NC	24544	1204	2500	20839	2065
GENERAL INSURANCE CO. OF AMERICA	WA	870988	645818	2500	222670	56412
GENERAL REINSURANCE CORPORATION	DE	6491546	4734008	11000	1746538	237313
GENERAL SECURITY ASSURANCE CORP. OF NY	NY	84244	55494	2500	26251	3295
GENERAL STAR NATIONAL INSURANCE CO.	OH	76344	45883	4000	26461	2346
GERLING AMERICA INSURANCE COMPANY	NY	10555	138	5000	5416	384
GLENS FALLS INSURANCE COMPANY	DE	95419	75193	2520	17707	3881
GLOBE INDEMNITY COMPANY	DE	909722	706834	3900	198989	55001
GOVERNMENT EMPLOYEES INS. CO.	MD	2293724	1643418	26106	624200	190196
GRANITE STATE INSURANCE COMPANY	NH	9012	203	2500	6308	724
GREAT AMERICAN INSURANCE COMPANY	OH	2454392	1853412	15441	585539	245438
GREAT CENTRAL INSURANCE COMPANY	IL	94701	74046	4113	16543	7187
GREAT NORTHERN INSURANCE COMPANY	MN	174832	140172	2500	32159	8069
GREAT WEST CASUALTY COMPANY	NE	142471	111930	6000	24541	2241
GUARANTY NATIONAL INSURANCE COMPANY	CO	153079	101570	2000	49510	7747
GULF INSURANCE COMPANY	MO	415334	316904	5000	93430	9714-
HANOVER INSURANCE COMPANY	NH	1243422	946772	10310	286340	48830
HANSA REINSURANCE COMPANY OF AMERICA	NY	43312	19798	2653	20861	2818
HANSECO INSURANCE COMPANY	DE	593192	476917	4047	112228	40263-
HARBOR INSURANCE COMPANY	CA	393003	297091	3000	92912	11564
HARCO NATIONAL INSURANCE COMPANY	NY	63066	42799	2400	17867	2327
HARTFORD ACCIDENT & INDEMNITY CO.	CT	3472972	2631349	40000	801623	86332
HARTFORD CASUALTY INSURANCE CO.	NJ	541946	440275	3000	98671	13379
HARTFORD FIRE INSURANCE COMPANY	CT	6045823	3688835	334098	2022890	394726
HARTFORD INS. CO. OF THE MIDWEST	IN	50768	37120	2350	11298	2488
HARTFORD STEAM BOILER INSP. & INS. CO.	CT	561605	352614	10000	198991	47376
HAWKEYE SECURITY INSURANCE COMPANY	IA	74052	44829	1367	27855	14088
HERITAGE INDEMNITY COMPANY	CA	23529	19142	1250	3137	1012
HIGHLANDS INSURANCE COMPANY	TX	673275	448084	4000	221191	29950
HOME AND AUTOMOBILE INSURANCE COMPANY	IL	30371	9054	2415	18902	5230
HOME INDEMNITY COMPANY	NH	467565	394752	2500	70313	13850
HOME INSURANCE COMPANY	NH	3907638	3137255	17250	753133	153923
HOME INSURANCE COMPANY OF INDIANA	IN	63689	36898	2500	24291	3945
HORACE MANN INSURANCE COMPANY	FL	325315	248447	3582	73286	1075-
HOUSTON GENERAL INSURANCE COMPANY	TX	106320	68116	6500	31703	2255
IGF INSURANCE COMPANY	IA	9267	9970	452	1155-	3950-
ILLINOIS NATIONAL INSURANCE COMPANY	IL	17077	0	1500	15577	1285
IMPERIAL CASUALTY & INDEMNITY CO.	NE	405603	322006	2000	81597	34160-
INA REINSURANCE COMPANY	DE	826370	664783	8500	153087	16395
INDEMNITY INS. CO. OF NORTH AMERICA	NY	306309	184609	2950	118749	18976

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COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
INDUSTRIAL INDEMNITY COMPANY	CA	1380731	1153519	2350	224861	34112
INLAND INSURANCE COMPANY	NE	21355	3229	1250	16875	457
INSURANCE CO. OF THE PRAIRIE STATES	TX	2491	67	1000	1424	409
INSURANCE COMPANY OF EVANSTON	IL	39523	16679	3000	19844	1422
INSURANCE COMPANY OF ILLINOIS	IL	43141	31095	1000	11046	1907
INSURANCE COMPANY OF NORTH AMERICA	PA	4468835	3851542	56786	560508	119449
INSURANCE COMPANY OF THE STATE OF PA	PA	712561	587335	2350	122876	12010
INSURANCE CORPORATION OF AMERICA	TX	108755	97156	2000	9598	1316
INTEGON INDEMNITY CORPORATION	NC	36578	24248	2350	9980	1549
INTERCONTINENTAL INSURANCE COMPANY	IL	35892	27843	3000	5049	2612-
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	IL	170752	140421	3500	26831	4626-
INTERNATIONAL FIDELITY INSURANCE CO.	NJ	31222	24865	1930	4426	1560
INTERNATIONAL INDEMNITY COMPANY	GA	28433	17441	2500	8492	2349
INTERNATIONAL INSURANCE COMPANY	IL	358569	298679	2500	57390	5452
INTERNATIONAL SERVICE INSURANCE CO.	TX	39156	33724	2342	3090	2146-
INTERSTATE FIRE INSURANCE CO.	FL	14456	6947	2000	5509	1378-
INTERSTATE INDEMNITY COMPANY	IL	39327	29244	2500	7583	585
INVESTORS MORTGAGE INSURANCE COMPANY	IL	160149	131480	2000	26669	2947-
ITT LYNDON PROPERTY INSURANCE COMPANY	MO	144959	109113	2000	33845	5445
J.C. PENNEY CASUALTY INSURANCE CO.	OH	353131	211964	2539	138628	12863
JEFFERSON INSURANCE CO. OF NEW YORK	NY	124322	103259	6759	14304	1755
JOHN DEERE INSURANCE COMPANY	IL	258254	164272	2350	91632	15234
JOHN HANCOCK INDEMNITY COMPANY	DE	31153	16472	2500	12181	2535-
JOHN HANCOCK PROPERTY & CASUALTY INS CO	IL	35553	15993	2500	17060	2724-
KANSAS CITY FIRE & MARINE INS. CO.	MO	59807	47021	2400	10386	5831
KEMPER REINSURANCE COMPANY	IL	972926	725123	3350	244453	45458
KENTUCKY CENTRAL INSURANCE COMPANY	KY	20733	14634	2500	3599	369
LANCER INSURANCE COMPANY	IL	41023	27593	2000	11431	2375
LANDMARK INSURANCE COMPANY	CA	42111	28042	2354	11714	4453
LAWYERS TITLE INSURANCE CORPORATION	VA	203645	127971	5312	70363	12969
LEADER NATIONAL INSURANCE COMPANY	OH	30581	25520	1250	3811	8014-
LEGION CASUALTY COMPANY	OK	5651	2981	2350	320	422-
LEGION INSURANCE COMPANY	PA	13038	9391	2600	1047	761-
LIBERTY INSURANCE CORPORATION	DE	27712	16245	2500	8967	774
LIBERTY NATIONAL FIRE INSURANCE CO.	AL	130965	73958	2529	54478	8548
LINCOLN NATIONAL HEALTH & CAS INS CO	IN	68181	33502	2350	32328	2620
LINCOLN NATIONAL REINSURANCE COMPANY	IN	99739	92713	2350	4676	15137-
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	38340	1226	2500	34614	3268
MARYLAND CASUALTY COMPANY	MD	2833423	1985677	3336	844410	45077
MASSACHUSETTS BAY INSURANCE COMPANY	MA	8920	187	2500	6233	560

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MASSACHUSETTS CASUALTY INSURANCE CO.	MA	83406	69982	1200	12224	1354
MEAD REINSURANCE CORPORATION	IL	209026	206872	2500	346-	38502-
MEDICAL DEFENSE INSURANCE COMPANY	MO	3872	2547	805	520	333-
MEDICAL PROTECTIVE COMPANY	IN	705473	563740	1200	140533	27132
MERCANTILE & GEN REINS CO. OF AM.	NY	160984	107850	4000	49135	3943
MERITPLAN INSURANCE COMPANY	CA	20048	4977	2350	12721	1113
METROPOLITAN CASUALTY INSURANCE COMPANY	DE	17231	8295	2500	6436	242
METROPOLITAN GENERAL INSURANCE COMPANY	DE	5543	824	2500	2219	167
METROPOLITAN PROPERTY & LIABILITY INS CO	DE	284065	801863	3000	179203	2765-
METROPOLITAN REINSURANCE COMPANY	DE	333207	231963	2500	98744	24314
MIC GENERAL INSURANCE CORPORATION	IN	45627	20397	2500	22730	7605
MIC PROPERTY AND CASUALTY INSURANCE CORP	MI	175465	135192	2500	37773	13384
MID-CENTURY INSURANCE COMPANY	CA	107971	85079	2000	20892	3335
MID-CONTINENT CASUALTY COMPANY	OK	172961	78500	2006	92455	6136
MIDWESTERN INDEMNITY COMPANY	OH	101818	58126	2500	41193	11911
MIDWESTERN INSURANCE COMPANY	OK	9170	5831	825	2514	1074
MILLERS GENERAL INSURANCE COMPANY	MO	6578	4900	1850	1829	427-
MILLERS NATIONAL INSURANCE COMPANY	IL	28828	24502	0	4326	2304-
MINNEHOMA INSURANCE COMPANY	AZ	101100	77376	2500	21224	5460
MODERN SERVICE INSURANCE COMPANY	MN	18765	9118	1250	8397	1410
MONTGOMERY WARD INSURANCE COMPANY	IL	161922	65746	3000	93176	21965
MONY REINSURANCE CORPORATION	DE	200419	137991	2350	60078	10197
MORTGAGE GUARANTY INSURANCE CORP.	WI	440173	187299	2000	250874	39289
MOTOR CLUB OF AMERICA INSURANCE CO.	NJ	80472	52429	2425	25618	1660
MOTOR CLUB OF IOWA INSURANCE COMPANY	IA	16619	8126	1000	7493	706
MOTOR VEHICLE CASUALTY COMPANY	IL	24581	16484	2400	5697	461
MOTORS INSURANCE CORPORATION	NY	2378972	1730521	2500	645951	110629
MT. AIRY INSURANCE COMPANY	IN	9353	839	2350	6164	187
MUNICH AMERICAN REINSURANCE COMPANY	NY	615009	439884	78000	97125	20454
MUNICIPAL BOND INVESTORS ASSURANCE CORP.	NY	842144	486926	2500	352718	2106
NATIONAL AMERICAN INS. CO. OF CALIFORNIA	CA	90346	75135	1300	13911	3017-
NATIONAL AMERICAN INSURANCE CO OF NY	NY	4465	37-	2400	2101	101
NATIONAL AMERICAN INSURANCE COMPANY	NE	4415	97-	2400	2112	112
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	NY	6002	3894	977	1131	481
NATIONAL CASUALTY COMPANY	MI	139250	96248	2500	40503	103
NATIONAL EXCESS INSURANCE COMPANY	CA	8963	3149	2350	2463	448-
NATIONAL FARMERS UNION PROP. & CAS. CO.	CO	144040	115667	2500	25873	4994-
NATIONAL FARMERS UNION STANDARD INS. CO.	CO	13142	6512	1250	5380	589-
NATIONAL FIRE INS. CO. OF HARTFORD	IL	829026	645420	5000	177605	22320
NATIONAL GENERAL INSURANCE COMPANY	MO	7829	62694	3000	22135	8365

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NATIONAL INDEMNITY COMPANY	NE	1892009	827242	5500	1059268	82151
NATIONAL PROPERTY OWNERS INSURANCE CO	TN	10210	4445	1250	4516	106-
NATIONAL REINSURANCE CORPORATION	DE	660723	511116	5000	144606	28722
NATIONAL SURETY CORPORATION	IL	500639	409831	2515	88294	16068
NATIONAL UNION FIRE INS CO OF PITTS., PA	PA	2792459	2319275	4479	468705	59473
NATIONWIDE AGRIBUSINESS INSURANCE CO	IA	35466	22374	1350	11743	782
NATIONWIDE GENERAL INSURANCE COMPANY	OH	33070	26927	2500	3642	13
NATIONWIDE PROPERTY & CASUALTY INS. CO.	OH	34133	26926	2400	4807	542-
NEW ENGLAND INSURANCE COMPANY	MA	144957	109958	3000	31999	2454-
NEW ENGLAND REINSURANCE CORPORATION	CT	425998	296575	3000	126424	5022
NEW HAMPSHIRE INSURANCE COMPANY	NH	1529945	1188570	5325	336049	6975
NEW YORK MARINE & GENERAL INSURANCE CO.	NY	156753	101642	2884	52227	10430
NEW YORK UNDERWRITERS INS. CO.	NY	378363	293603	3000	81760	10140
NEWARK INSURANCE COMPANY	NJ	229035	175848	2500	50687	17750
NIAGARA FIRE INSURANCE COMPANY	DE	101186	78211	10000	12975	3374
NORDIC UNION REINSURANCE CORPORATION	DE	58286	41934	3000	13352	1289
NORTH AMERICAN CO. FOR PROP & CAS INS.	NY	344389	191923	4000	148466	3805
NORTH AMERICAN REINSURANCE CORP.	NY	893162	692024	6000	195138	70883
NORTH AMERICAN SPECIALTY INSURANCE CO.	NH	14877	1409	2500	12968	30
NORTH RIVER INSURANCE COMPANY	NJ	1288679	1094374	2500	191805	34744
NORTH STAR REINSURANCE CORPORATION	DE	414711	331992	3000	79719	2844
NORTHBROOK INDEMNITY COMPANY	IL	12706	2556	2500	7650	696
NORTHBROOK NATIONAL INSURANCE COMPANY	IL	14144	4317	2500	7327	720
NORTHBROOK PROPERTY & CASUALTY INS. CO.	IL	117682	16371	3000	98311	10467
NORTHEASTERN INSURANCE CO. OF HARTFORD	CT	127282	114310	3000	9973	3227
NORTHERN ASSURANCE COMPANY OF AMERICA	VT	452108	338300	2500	111309	28644
NORTHERN INSURANCE CO. OF NEW YORK	NY	42396	1367	9763	31267	3778
NORTHLAND CASUALTY COMPANY	CA	14571	8691	2500	3380	102-
NORTHLAND INSURANCE COMPANY	MN	143165	93308	2500	47358	2583
NORTHWESTERN NATIONAL CASUALTY CO.	WI	232929	189454	2350	41124	3761
NORTHWESTERN NATIONAL INSURANCE CO.	WI	420984	361045	9010	50929	11705
NORTHWESTERN PACIFIC INDEMNITY CO.	OR	14087	2	1000	13086	952
NWNL GENERAL INSURANCE COMPANY	MN	9041	3977	2000	3063	1923-
NWNL REINSURANCE COMPANY	MN	148548	108534	4167	35847	5550-
OCCIDENTAL FIRE & CASUALTY CO. OF N.C.	NC	90681	73965	2500	14216	10674-
OHIO CASUALTY INSURANCE COMPANY	OH	1236096	783601	2951	449544	31342
OHIO FARMERS INSURANCE COMPANY	OH	443601	248248	0	195353	8490
OHIO GENERAL INSURANCE COMPANY	OH	6695	2692	2500	1502	169-
OHIO SECURITY INSURANCE COMPANY	OH	31467	16722	1400	13345	2045
OKLAHOMA SURETY COMPANY	OK	9837	4995	1000	3842	704

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OLD RELIABLE CASUALTY COMPANY	MO	4490	791	1000	2699	266-
OLD REPUBLIC INSURANCE COMPANY	PA	1007082	789988	2430	214663	26866
OMAHA INDEMNITY COMPANY	WI	171089	164902	2250	3937	4779-
OMAHA PROPERTY AND CASUALTY INS. CO.	DE	59896	39958	2500	17439	1705-
ORMOND REINSURANCE COMPANY	FL	11680	9642	1000	1039	5709-
PACIFIC EMPLOYERS INSURANCE CO.	CA	445995	347112	2357	96527	29157
PACIFIC INDEMNITY COMPANY	CA	793337	630949	5535	156852	48738
PACIFIC MARINE INSURANCE COMPANY	WA	58448	44855	2350	11243	496
PAXTON NATIONAL INSURANCE COMPANY	PA	10098	6782	2350	966	780-
PEERLESS INSURANCE COMPANY	NH	303117	224375	8849	69893	21787
PENNSYLVANIA GENERAL INSURANCE CO.	PA	353161	163368	2400	187393	14935
PETROLEUM CASUALTY COMPANY	TX	44688	35003	1250	8435	4427
PHICO INSURANCE COMPANY	PA	381531	323996	3000	54535	7926
PHILADELPHIA REINSURANCE CORPORATION	PA	131288	90412	3000	37875	124
PHOENIX ASSURANCE COMPANY OF NEW YORK	NH	98265	27312	5000	65954	6726
PHOENIX GENERAL INSURANCE COMPANY	CT	23399	3420	2500	17278	2657
PHOENIX INSURANCE COMPANY	CT	1724490	1242012	10000	472479	13396
PLANET INSURANCE COMPANY	WI	36564	29201	2350	5014	1288-
PMI INSURANCE COMPANY	CA	37528	15399	2350	19779	2268
PMI MORTGAGE INSURANCE COMPANY	AZ	391504	164018	2013	225473	537
POTOMAC INSURANCE COMPANY OF ILLINOIS	IL	48505	24292	3000	21213	2254
PRESERVER ASSURANCE COMPANY	NY	6816	3073	2500	1243	2835-
PRINCIPAL CASUALTY INSURANCE COMPANY	IA	253137	181152	2500	69485	2945
PROGRESSIVE CASUALTY INSURANCE CO.	OH	768916	575800	2500	190616	63247
PROGRESSIVE SPECIALTY INSURANCE COMPANY	OH	115048	80894	2500	31655	5519
PROTECTIVE INSURANCE COMPANY	IN	238813	166295	2550	69968	9624
PROTECTIVE NAT'L INS. CO. OF OMAHA	NE	99977	97294	2050	633	47037-
PROVIDENCE WASHINGTON INSURANCE CO.	RI	187741	141465	5021	41254	1671-
PROVIDENT GENERAL INSURANCE COMPANY	TN	49262	27387	2500	19375	1249
PROVIDERS INSURANCE COMPANY	MO	17773	14525	800	2448	429
PRUDENTIAL COMMERCIAL INSURANCE COMPANY	DE	10254	8924	3500	5830	295
PRUDENTIAL GENERAL INSURANCE COMPANY	DE	18197	9105	3500	5592	539
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	NJ	2386259	1856069	4000	526190	47633
PRUDENTIAL REINSURANCE COMPANY	DE	1712950	1329416	2500	381034	158830
PRUDENTIAL-LMI COMMERCIAL INSURANCE CO.	OH	100768	55650	3000	42118	32373-
PURITAN INSURANCE COMPANY	CT	431906	394280	2500	35126	40570-
RAMSEY INSURANCE COMPANY	MN	34544	25366	2500	6678	1933
RANGER INSURANCE COMPANY	DE	338601	293243	2500	42859	1207
REDLAND INSURANCE COMPANY	IA	6849	3726	1000	2123	351
REGENT INSURANCE COMPANY	WI	84335	53886	1150	29299	8565

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
REINSURANCE CORP OF NEW YORK	NY	224721	158939	2000	63782	6239
RELIANCE INSURANCE COMPANY	PA	2317594	1742142	38933	536519	36633-
REPUBLIC INSURANCE COMPANY	DE	537257	389116	12000	136140	15841
REPUBLIC MORTGAGE INSURANCE COMPANY	NC	134055	80771	2000	51284	1717
REPUBLIC WESTERN INSURANCE COMPANY	AZ	256102	194409	2500	59193	9009
RLI INSURANCE COMPANY	IL	133762	80699	2500	50563	8321
ROCHDALE INSURANCE COMPANY	NY	8803	8607	2350	2155-	1125-
ROCKWOOD INSURANCE COMPANY	PA	225852	182978	2294	40580	3682
ROYAL INDEMNITY COMPANY	DE	605532	468807	2500	134225	39774
ROYAL INSURANCE COMPANY OF AMERICA	IL	1399902	1078098	9300	312505	100857
SAFECO INSURANCE CO. OF AMERICA	WA	1267762	959804	2500	305458	75275
SAFECO TITLE INSURANCE COMPANY OF OREGON	OR	6358	3084	300	2974	864
SAFEGUARD INSURANCE COMPANY	CT	381209	295847	2500	82861	25774
SAN FRANCISCO REINSURANCE COMPANY	CA	142286	104234	3922	34130	3371
SAVERS PROPERTY & CASUALTY INSURANCE CO.	MO	12085	1058	2500	8527	68
SCOR REINSURANCE COMPANY	NY	207446	111916	2500	93030	10815
SEABOARD SURETY COMPANY	NY	138735	80995	2500	55240	7571
SECURITY INSURANCE CO. OF HARTFORD	CT	291351	182028	14092	95231	11517-
SECURITY NATIONAL INSURANCE CO.	TX	8184	435	1250	6499	517
SELECT INSURANCE COMPANY	TX	116553	93718	2500	20335	6804
SENECA INSURANCE COMPANY, INC.	NY	125980	100480	27665	2165-	10055-
SENTRY INDEMNITY COMPANY	WI	62073	49928	4500	7645	993
SHELTER GENERAL INSURANCE COMPANY	MO	69726	33840	1250	34636	3032
SIGNET REINSURANCE COMPANY	NE	98380	55636	2510	40235	1630
SIRIUS REINSURANCE CORPORATION	DE	80265	56294	3000	20971	1186
SKANDIA AMERICA REINSURANCE CORPORATION	DE	842514	573262	2500	266752	35059
SOUTH CAROLINA INSURANCE COMPANY	SC	283645	203327	2599	77718	2742-
SOUTHERN INSURANCE COMPANY	TX	18578	13588	1250	3740	1130-
ST. PAUL FIRE & MARINE INSURANCE CO.	MN	6018887	5076752	20000	922135	189852
ST. PAUL GUARDIAN INSURANCE CO.	MN	14841	0	2500	12341	1492
ST. PAUL INSURANCE CO. OF ILLINOIS	IL	142492	120428	2000	20063	9855
ST. PAUL MERCURY INSURANCE COMPANY	MN	28998	1051	2350	25597	2463
ST. PAUL PROPERTY & CASUALTY INS. CO.	NE	2494	0	1000	1494	268
STANDARD FIRE INSURANCE COMPANY	CT	766662	595032	2400	169230	75800
STANDARD GUARANTY INSURANCE CO.	DE	61980	40513	2350	19117	3474
STATE AUTOMOBILE & CAS. UNDERWRITERS INC	IA	14373	11335	1000	2039	1028
STATE FARM FIRE & CASUALTY COMPANY	IL	6730654	4439139	2500	2289015	575018
STATE FARM GENERAL INSURANCE CO.	IL	62258	46680	2350	13228	2537
STATE SURETY COMPANY	IA	4219	1	1000	3219	205
STATESMAN INSURANCE COMPANY	IN	37150	28105	3180	5866	591

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
STEWART TITLE GUARANTY COMPANY	TX	96595	52203	3950	40442	7518
STONEWALL INSURANCE COMPANY	AL	237481	171798	2000	63684	134-
STRATFORD INSURANCE COMPANY	NH	19699	13730	2400	3569	500
TEXAS GENERAL INDEMNITY COMPANY	CO	7749	347	1500	5901	102-
TICOR INDEMNITY COMPANY	GA	8612	3066	2500	3045	807
TICOR TITLE INSURANCE COMPANY	CA	160939	91582	30000	39358	14720
TITLE INSURANCE COMPANY OF MINNESOTA	MN	102837	70175	1526	31136	4634
TMIC INSURANCE COMPANY, INC.	CA	347470	404394	21612	78535-	224050-
TOA-REINSURANCE COMPANY OF AMERICA	DE	41456	20528	4000	16928	1246
TOWER INSURANCE COMPANY, INC.	WI	53245	38256	2000	12989	2617
TRANS PACIFIC INSURANCE COMPANY	NY	14250	8473	2500	3277	247
TRANSAMERICA INDEMNITY COMPANY	CA	13278	728	3290	9260	446
TRANSAMERICA INS. CO. OF MICHIGAN	CA	94622	71126	6500	16996	6553
TRANSAMERICA INSURANCE COMPANY	CA	1722807	1323354	3290	396163	34497
TRANSAMERICA INSURANCE CORP. OF AMERICA	MI	157907	109120	1100	47687	5836
TRANSAMERICA PREMIER INSURANCE COMPANY	CA	238875	164706	3290	70879	185-
TRANSATLANTIC REINSURANCE COMPANY	NY	740272	628332	6042	105899	9524
TRANSCONTINENTAL INSURANCE COMPANY	IL	302139	243794	3000	55365	10033
TRANSPORT INSURANCE COMPANY	IA	257657	221058	2938	33662	17928-
TRANSPORTATION INSURANCE COMPANY	IL	143459	119391	3000	21068	3467
TRAVELERS INDEMNITY CO. OF ILLINDIS	IL	84777	68793	3000	12984	420
TRAVELERS INDEMNITY CO. OF R.I.	RI	759170	599509	3000	156661	19635
TRAVELERS INDEMNITY COMPANY	CT	7050030	5688723	10000	1351297	80367
TRAVELERS INDEMNITY COMPANY OF AMERICA	GA	252041	205209	3200	43632	3162-
TRAVELERS INSURANCE CO.-CAS. DEPT.	CT	27210137	26141807	100000	968330	394
TRI-STATE INSURANCE COMPANY	OK	82759	46292	1500	34967	9232
TRINITY UNIVERSAL INSURANCE CO.	TX	785928	270291	3250	512387	108060
TWIN CITY FIRE INSURANCE COMPANY	MN	158096	110828	3000	44268	4721
U.S. FIDELITY & GUARANTY COMPANY	MD	7025483	5785573	70579	1169326	187639
U.S. MORTGAGE INSURANCE COMPANY	PA	20286	13262	1769	5255	1788
ULICO CASUALTY COMPANY	DE	33730	8463	2000	23267	1065
UNIGARD INSURANCE COMPANY	WA	27094	13839	2500	10755	1705
UNIGARD SECURITY INSURANCE COMPANY	WA	447361	351389	7500	88472	511-
UNION INSURANCE COMPANY	NE	87410	43743	1555	42112	1001
UNION STANDARD INSURANCE COMPANY	TX	37146	26410	2500	8236	366-
UNIONE ITALIANA REINSUR CO OF AMER, INC	NY	84312	64102	4000	16210	20207-
UNITED EQUITABLE INSURANCE COMPANY	IL	80911	68156	2769	9985	12-
UNITED FIRE & CASUALTY COMPANY	IA	153318	105034	11356	36927	4995
UNITED GUARANTY RESIDENTIAL INS CO OF IA	IA	408338	245618	5997	156723	6459
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	67120	17120	2000	48000	2626

TABLE 9
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
UNITED PACIFIC INSURANCE COMPANY	WA	277162	193866	2500	80796	3887-
UNITED REINSURANCE CORP OF NEW YORK	NY	30116	14831	2500	12785	1852
UNITED SECURITY INSURANCE COMPANY	NJ	37244	26652	1600	8991	4295
UNITED STATES FIRE INSURANCE CO.	NY	2881055	2411907	5527	463621	27223
UNIVERSAL REINSURANCE CORPORATION	NJ	152815	149133	2500	1182	1173-
UNIVERSAL SURETY COMPANY	NE	15612	5417	1454	8741	993
UNIVERSAL TITLE INSURANCE COMPANY	MN	4929	3029	500	1400	727
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	MO	527700	367602	6649	153449	42200
US INTERNATIONAL REINSURANCE COMPANY	NH	344480	250298	2400	91782	10147
USAA CASUALTY INSURANCE COMPANY	TX	530173	353975	2500	173697	32392
VALIANT INSURANCE COMPANY	IA	17650	1123	5000	11527	1131
VALLEY FORGE INSURANCE COMPANY	IL	250765	202468	2350	45948	6314
VANGUARD INSURANCE COMPANY	TX	15638	1935	2000	11703	727
VANLINER INSURANCE COMPANY	AZ	30514	22966	3000	4549	16868
VEREX ASSURANCE, INC.	WI	484640	340013	3425	141202	41536
VICTORY REINSURANCE CO. OF AMERICA, INC.	DE	27234	15314	2500	9421	931
VIGILANT INSURANCE COMPANY	NY	495037	401257	2400	91380	21709
VIKING INSURANCE COMPANY OF WISCONSIN	WI	86474	53558	2000	30917	5079
VIRGINIA SURETY COMPANY, INC.	IL	333753	213662	3300	116791	10143
WARNER INSURANCE COMPANY	IL	3547	306	2000	1240	230
WAUSAU UNDERWRITERS INSURANCE COMPANY	WI	110337	90239	2500	17599	1177
WEST AMERICAN INSURANCE COMPANY	CA	1208892	785560	2400	420932	99330
WESTCHESTER FIRE INSURANCE COMPANY	NY	1289184	1090901	2500	195784	26584
WESTERN AGRICULTURAL INSURANCE CO.	AZ	27203	14947	4627	7629	795
WESTERN EMPLOYERS INSURANCE COMPANY	CA	264127	256487	2505	5135	46075-
WESTERN STATES INSURANCE COMPANY	IL	32308	24937	1500	5871	2164
WESTERN SURETY COMPANY	SD	77548	65973	4000	7576	7321
WESTFIELD INSURANCE COMPANY	OH	282682	188735	2350	91597	18924
WILSHIRE INSURANCE COMPANY	NC	68221	56187	2000	10034	1539-
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	WI	59867	53281	2400	4186	293
YASUDA FIRE & MARINE INS CO OF AMERICA	NY	93046	61942	20000	11105	3517-
YOSEMITE INSURANCE COMPANY	CA	57845	29475	2350	26020	6766
YUKON INDEMNITY COMPANY	OK	3725	1637	600	1488	283
ZURICH AMERICAN INS. CO. OF ILLINOIS	IL	23402	14336	2500	6566	1159
ZURICH REINSURANCE COMPANY OF NEW YORK	NY	44738	21193	2655	20890	2619
TOTALS		267154732	204794328	2641470	59719981	8185719

TABLE 10
STOCK FIRE & CASUALTY INSURANCE COMPANIES OF OTHER COUNTRIES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL STOCK	SURPLUS	NET INCOME
FRANKONA REINSURANCE CO. - U.S. BRANCH	MO	59461	39230	0	20231	2502
GENERAL INSURANCE CO OF TRIESTE & VENICE	NY	97930	69678	0	28252	5407
GERLING GLOBAL REINSURANCE CORP.	NY	122449	90008	0	32441	1800
GREAT LAKES REINSURANCE CO.--U.S. BRANCH	NY	44296	20773	0	23523	3327
LONDON ASSURANCE	NY	231727	160856	1263	69609	10361
MUNICH REINSURANCE COMPANY	NY	756512	542210	0	214302	20820
NICHIDO FIRE & MARINE INSURANCE CO LTD	NY	23066	11543	0	11523	157
SEA INSURANCE COMPANY, LTD.	NY	155293	113836	0	41457	5979
SUN INSURANCE OFFICE, LTD.	NY	252953	186665	1722	64566	7387
SWISS REINSURANCE COMPANY	NY	1027354	786050	0	241304	65542
TAISHO MARINE & FIRE INS. CO., LTD.	NY	72802	45757	0	27044	2188
TOKIO MARINE & FIRE INSURANCE CO LTD	NY	225008	155342	0	69666	4173
ZURICH INSURANCE COMPANY	IL	1573837	1278176	0	295662	28760
TOTALS		4642689	3500125	2985	1139579	158401

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
ALLENDALE MUTUAL INSURANCE COMPANY	RI	785496	508228	277268	9897-
ALLIED MUTUAL INSURANCE COMPANY	IA	270026	161045	108981	7265
AMERICAN FAMILY MUTUAL INSURANCE CO.	WI	1670357	1088204	582153	102051
AMERICAN HARDWARE MUTUAL INS. CO.	MN	239331	178319	61012	3231
AMERICAN MANUFACTURERS MUT. INS. CO.	IL	366063	249281	116782	10125
AMERICAN MUTUAL INS. CO. OF BOSTON	MA	117062	95519	21543	8778
AMERICAN MUTUAL LIABILITY INSURANCE CO.	MA	655354	550981	104373	57879
AMERICAN MUTUAL REINSURANCE COMPANY	IL	40062	38487	1576	2542-
AMICA MUTUAL INSURANCE COMPANY	RI	896010	591863	304148	13229
ARKWRIGHT MUTUAL INSURANCE COMPANY	MA	1174429	719776	454653	52072
ATLANTIC MUTUAL INSURANCE COMPANY	NY	767080	545653	221426	32017
ATLAS INSURANCE COMPANY	MO	6009	3959	1250	2095-
AUTO-OWNERS INSURANCE CO. - MUTUAL	MI	1472342	1020005	452337	102154
BROTHERHOOD MUTUAL INSURANCE COMPANY	IN	23760	16729	7030	791
CELINA MUTUAL INSURANCE COMPANY	OH	52026	41526	10499	2468
CENTRAL MUTUAL INSURANCE COMPANY	OH	206899	158872	48027	6685
CHURCH MUTUAL INSURANCE COMPANY	WI	112873	79979	32894	6514
COOPERATIVE MUTUAL INSURANCE COMPANY	NE	4436	130	4306	370
DRUGGISTS MUTUAL INSURANCE COMPANY	IA	19636	13027	6609	742
ELECTRIC MUTUAL LIABILITY INS. CO.	MA	587576	402823	184753	28472
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	WI	2562629	2219892	342737	24789
EMPLOYERS MUTUAL CASUALTY COMPANY	IA	436018	333612	102406	-12881
EQUITY MUTUAL INSURANCE COMPANY	MO	35818	28250	7568	734-
FARMERS CASUALTY COMPANY - MUTUAL	IA	12038	8454	3585	505
FARMERS MUTUAL HAIL INS. CO. OF IOWA	IA	115140	40977	74141	4617
FARMERS MUTUAL INSURANCE CO OF NEBRASKA	NE	103218	41721	61497	2543
FARMLAND MUTUAL INSURANCE COMPANY	IA	93717	67734	25983	9657
FEDERATED MUTUAL INSURANCE COMPANY	MN	830027	567227	262800	40763
FLORISTS MUTUAL INSURANCE COMPANY	IL	57506	31720	25786	3678
GOODVILLE MUTUAL CASUALTY COMPANY	PA	12093	8738	3355	427
GRAIN DEALERS MUTUAL INS. CO.	IN	85142	57340	27802	2123 -
GREATER NEW YORK MUTUAL INS. CO.	NY	277250	207370	69880	8770
HARLEYSVILLE MUTUAL INSURANCE CO.	PA	597436	439531	157905	22949
HERITAGE MUTUAL INSURANCE COMPANY	WI	149613	115457	34157	9939
INDIANA LUMBERMENS MUTUAL INS. CO.	IN	48687	37066	11621	2686
IOWA MUTUAL INSURANCE COMPANY	IA	37520	29337	8184	3682
JEWELERS MUTUAL INSURANCE COMPANY	WI	21751	10886	10865	3116
LIBERTY MUTUAL FIRE INSURANCE CO.	MA	1164539	945541	218998	30904
LIBERTY MUTUAL INSURANCE COMPANY	MA	10363008	8585146	1777862	269935
LITITZ MUTUAL INSURANCE COMPANY	PA	45720	15334	30386	397
LUMBERMENS MUTUAL CASUALTY COMPANY	IL	3690299	2548755	1141544	133579

TABLE 11
MUTUAL FIRE & CASUALTY INSURANCE COMPANIES OF OTHER STATES
FINANCIAL INFORMATION FROM ANNUAL STATEMENT ** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
MERCHANTS MUTUAL BONDING COMPANY	IA	10175	5559	4616	432
MICHIGAN MILLERS MUTUAL INS. CO.	MI	137559	81726	55832	3875
MICHIGAN MUTUAL INSURANCE COMPANY	MI	787784	585809	201975	29523
MIDWEST MUTUAL INSURANCE COMPANY	IA	35416	21458	13957	3836
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	IL	106699	68639	38060	3555
MILLERS MUTUAL INSURANCE COMPANY	PA	26113	9337	16776	2673
MINNESOTA MUTUAL FIRE & CASUALTY COMPANY	MN	50483	33890	16593	5475
MOTORISTS MUTUAL INSURANCE COMPANY	OH	314835	236070	78783	14246
MUTUAL PROTECTIVE INSURANCE COMPANY	NE	50207	24735	25472	3470
MUTUAL SERVICE CASUALTY INSURANCE CO	MN	171635	128053	43581	9216
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	40531	32397	8135	3169
NATIONWIDE MUTUAL FIRE INSURANCE CO.	OH	1070242	809776	260466	7257-
NATIONWIDE MUTUAL INSURANCE COMPANY	OH	6553886	4823180	1730686	43318-
OKLAHOMA FARM BUREAU MUTUAL INS. CO.	OK	49122	35844	13278	2404
PENN. NATIONAL MUTUAL CASUALTY INS. CO.	PA	501082	408376	92706	17117
PENNSYLVANIA MILLERS MUTUAL INS. CO.	PA	66419	36077	30341	4829
PHYSICIANS MUTUAL INSURANCE CO.	NE	327133	201873	125260	16071
PREFERRED RISK MUTUAL INSURANCE CO.	IA	212691	134749	77942	15790
PROFESSIONAL MUTUAL INSURANCE CO.	MO	47545	73172	25620-	12965
PROTECTION MUTUAL INSURANCE COMPANY	IL	718936	474861	244075	70781
REPUBLIC MUTUAL INSURANCE COMPANY	OH	17805	13629	4176	387
SENTRY INSURANCE, A MUTUAL COMPANY	WI	1321806	979610	342196	46982
SHELTER MUTUAL INSURANCE COMPANY	MO	492754	262188	230566	32515
STATE AUTOMOBILE MUTUAL INS. CO.	OH	452682	290867	161814	32609
STATE FARM MUTUAL AUTOMOBILE INS. CO.	IL	23679048	11415468	12263580	1033486
UNION MUTUAL INS. CO. OF PROVIDENCE	RI	14068	10381	3687	728
UTICA MUTUAL INSURANCE COMPANY	NY	852107	724545	127562	22595
TOTALS		68314759	44726766	23587167	2345665

TABLE 12
RECIPROCAL INTER-INSURANCE EXCHANGE
FINANCIAL INFORMATION FROM ANNUAL STATEMENT

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

COMPANY NAME	DOM	TOTAL ASSETS	TOTAL LIABILITIES	SURPLUS	NET INCOME
AUTOMOBILE CLUB INTER-INS. EXCH.	MO	52698	32606	20092	2846
CANNERS EXC SUBS AT WARNER INTER-INS	IL	10028	7030	2998	2590-
CASUALTY RECIPROCAL EXCHANGE	MO	114835	92952	21883	2327-
FARMERS INSURANCE EXCHANGE	CA	4983627	3717189	1266438	103763
FIRE INSURANCE EXCHANGE	CA	723468	550920	172548	22873
HEART OF AMERICA FIRE & CAS UNDERWRITERS	MO	2866	52	1814	63
LUMBERMENS UNDERWRITING ALLIANCE	MO	178992	117569	61422	10059
LUTHERAN BENEVOLENT INS. EXCHANGE	MO	6212	2921	3290	482
NATIONAL INSURANCE UNDERWRITERS	MO	11020	8367	2653	281
PRAIRIE STATE FARMERS INS. ASSOC.	IL	9032	5647	3386	355
RECIPROCAL EXCHANGE SUBSC. AT	MO	45314	34612	10703	406-
TRUCK INSURANCE EXCHANGE	CA	817249	616673	200576	5750
UNION AUTOMOBILE INDEMNITY ASSOC.	IL	31450	12514	18936	5161
UNITED SERVICES AUTOMOBILE ASSOC.	TX	3541508	1835691	1705817	183971
TOTALS		10528299	7034743	3492556	330280

TABLE 13
KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

		DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PREM WRIT TO LOSS PAID	PREM EARN TO LOSS INCR	DIVIDENDS PAID
1.1	FIRE	40985	43381	13126	16284	32.0	37.5	148
1.2	CREDIT FIRE	56	53	26	31	46.4	59.2	0
2.	EXTENDED COVERAGE	28460	26934	14236	14374	50.0	53.4	12
3.	OTHER ALLIED LINES	7699	7462	2511	2913	32.6	39.0	41
4.	HOMEOWNERS MULTIPLE PERIL	175498	171787	115378	117951	65.7	68.7	188
5.	COMMERCIAL MULTIPLE PERIL	148616	140406	55777	62308	37.5	44.4	394
6.	EARTHQUAKE	272	264	0	2	.0	.9	0
7.1	GROWING CROPS --CROP-HAIL	25651	25891	14298	14167	55.7	54.7	773
7.2	ADDITIONAL PERILS ON GROWING CROPS	7848	7843	10710	10903	136.5	139.0	0
8.	OCEAN MARINE	1281	1329	446	338	34.8	25.5	1
9.	INLAND MARINE	48340	49732	17410	17703	36.0	35.6	100
10.	FARMOWNERS	36949	36055	27648	28389	74.8	78.7	0
11.	MEDICAL MALPRACTICE	29650	27455	9505	28746	32.1	104.7	0
12.	LIVESTOCK MORTALITY	95	94	57	46	60.4	49.4	0
13.	CARGO LIABILITY	164	164	49	69	30.1	42.5	0
14.	GROUP ACCIDENT AND HEALTH	23273	23132	21892	22416	94.1	96.9	0
15.1	CREDIT A & H -GROUP & INDIVIDUAL-	347	334	150	164	43.4	49.1	0
15.2	COLLECTIVELY RENEWABLE A & H	351	320	157	45	44.7	14.1	0
15.3	NON-CANCELLABLE A & H	46	44	16	20	35.5	46.9	0
15.4	GUARANTEED RENEWABLE A & H	5020	4933	2865	2951	57.1	59.8	0
15.5	NON-RENEWABLE FOR STATED REASONS ONLY	11729	11477	7115	7528	60.7	65.6	0
15.6	OTHER ACCIDENT ONLY	791	753	238	200	30.2	26.6	0
15.7	ALL OTHER A & H	7292	7746	5090	5261	69.8	67.9	0
16.	WORKMENS COMPENSATION	208167	202033	134554	170153	64.6	84.2	7288
17.1	LIABILITY OTHER THAN AUTO -B.I.-	112500	101694	29564	58482	26.3	57.5	87
17.2	LIABILITY OTHER THAN AUTO -P.D.-	26052	22359	5586	9764	21.4	43.7	58
17.3	PRODUCTS LIABILITY -B.I.-	26570	27735	5513	38141	20.7	137.5	16
17.4	PRODUCTS LIABILITY -P.D.-	15065	16660	3232	9617	21.5	57.7	17
18.	MISCELLANEOUS	866	944	350	373	40.5	39.5	0
19.1A	P.P. AUTO LIABILITY -B.B.I.-	131292	128048	72003	92458	54.8	72.2	325
19.1B	P.P. AUTO LIABILITY -P.I.P-	35025	34097	23548	25834	67.2	75.8	51
19.1C	P.P. AUTO LIABILITY -P.D.-	99389	97060	68672	69377	69.1	71.5	184
19.2A	COM. AUTO LIABILITY -B.B.I.-	68198	63151	27305	34348	40.0	54.4	140
19.2B	COM. AUTO LIABILITY -P.I.P.-	12703	11586	6401	5457	50.4	47.1	4
19.2C	COM. AUTO LIABILITY -P.D.-	28420	26439	14553	15506	51.2	58.7	48
20.	FLOOD	15	10	0	0	.0	3.5	0
21.1	P.P. AUTO. PHY. DAM.	248811	242560	153749	153114	61.8	63.1	531
21.2	COM. AUTO. PHY. DAM.	64310	62409	29760	30128	46.3	48.3	116
22.1	AIRCRAFT LIAB.	10356	9725	5535	6186	53.5	63.6	0
22.2	AIRCRAFT PHYS. DAMAGE	8152	7716	3820	3798	46.9	49.2	0
23.1	FIDELITY	8570	7753	2113	2921	24.7	37.7	2
23.2	SURETY	23929	26555	6292	5914	26.3	22.3	0
25.	GLASS	301	335	65	58	21.7	17.3	1
26.	BURGLARY AND THEFT	1014	1018	145	84	14.3	8.3	3
27.	BOILER AND MACHINERY	5487	5657	860	2907	15.7	51.4	53
28.	CREDIT -OTHER THAN A & H-	943	1023	369	7-	39.2	.7-	0
29.	TITLE	8999	7092	634	199	7.0	2.8	0
30.	MORTGAGE GUARANTY	12717	12957	12475	16558	98.1	127.8	0
	TOTAL	1758286	1704229	925821	1104202	52.7	64.8	10590

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
AETNA CASUALTY & SURETY CO. OF ILLINOIS	3-	29	10	23	.0	77.9	.0	3
AETNA CASUALTY AND SURETY COMPANY	41108	47220	10219	54243	24.9	114.9	2.8	0
AETNA FIRE UNDERWRITERS INSURANCE CO.	1204	1244	812	273	67.5	22.0	.1	25
AETNA INSURANCE COMPANY	3603	5069	3140	2868	87.2	56.6	.3	0
AFFILIATED FM INSURANCE COMPANY	1573	1081	17	690	1.1	63.9	.1	0
AGRICULTURAL INSURANCE COMPANY	142	190	135	11	95.1	5.9	.0	1
AIU INSURANCE COMPANY	175	168	158	141	90.1	83.6	.0	3
ALL AMERICA INSURANCE COMPANY	0	0	0	0	.0	.0	.0	0
ALLENDALE MUTUAL INSURANCE COMPANY	463-	2042	438	638	.0	31.2	.1	0
ALLIANCE INSURANCE COMPANY, INC.	3147	3040	1896	2069	60.3	68.1	.2	0
ALLIANZ INSURANCE COMPANY	145	155	18	86	12.4	55.7	.0	0
ALLIED MUTUAL INSURANCE COMPANY	15382	14331	7270	7886	47.3	55.0	.8	68
ALLIED PROPERTY & CASUALTY INS CO	32	38	51	37	161.1	97.1	.0	0
ALLSTATE INDEMNITY COMPANY	1248	1168	779	523	62.5	44.8	.1	0
ALLSTATE INSURANCE COMPANY	35179	33538	23309	22499	66.3	67.1	2.0	2
AMBAC INDEMNITY CORPORATION	1959	3163	0	0	.0	.0	.2	0
AMCO INSURANCE COMPANY	8075	7203	4087	4388	50.6	60.9	.4	0
AMERICAN ALLIANCE INSURANCE COMPANY	718	410	91	341	12.7	83.1	.0	0
AMERICAN AND FOREIGN INSURANCE COMPANY	1873	1665	2054	1985	109.7	119.2	.1	30
AMERICAN AUTOMOBILE INSURANCE CO.	946	902	240	181	25.4	20.0	.1	17
AMERICAN BANKERS INS. CO. OF FLORIDA	876	595	154	147	17.5	24.7	.0	0
AMERICAN CASUALTY CO. OF READING, PENN.	7000	6421	2639	8651	37.7	134.7	.4	0
AMERICAN CENTENNIAL INSURANCE COMPANY	21	6	29	1269	133.9	874.2	.0	0
AMERICAN CONTINENTAL INSURANCE CO.	2	58	99	30-	6,097.0	51.9-	.0	0
AMERICAN CREDIT INDEMNITY CO.	179	194	191	182-	107.1	93.9-	.0	0
AMERICAN ECONOMY INSURANCE COMPANY	6180	4787	2581	2482	41.8	51.9	.3	21
AMERICAN EMPLOYERS INSURANCE COMPANY	1197	1272	726	385	60.6	30.2	.1	11
AMERICAN EXCEL INSURANCE COMPANY	1377	1594	1509	1515	109.6	95.1	.1	0
AMERICAN FAMILY MUTUAL INSURANCE CO.	53140	50603	29418	30078	55.4	59.4	3.0	0
AMERICAN FIDELITY INSURANCE COMPANY	2046	1683	1097	1051	53.6	62.4	.1	0
AMERICAN FIRE & CASUALTY COMPANY	387	357	205	164	52.9	45.8	.0	24
AMERICAN FIRE & INDEMNITY COMPANY	2	2	2	2	73.0	73.5	.0	0
AMERICAN GUARANTEE & LIAB. INS. CO.	954	1172	1031	629	108.1	53.7	.1	108
AMERICAN HARDWARE MUTUAL INS. CO.	683	348	315	311	46.1	89.5	.0	0
AMERICAN HOME ASSURANCE COMPANY	5153	4449	1953	3229	37.9	72.6	.3	0
AMERICAN INDEMNITY COMPANY	4	4	20	7	475.3	180.4	.0	0
AMERICAN INSURANCE COMPANY	6625	5510	2442	3915	36.9	71.1	.3	0
AMERICAN INTEGRITY INSURANCE CO.	785	696	235	307	30.0	44.1	.0	0
AMERICAN LIVE STOCK INSURANCE CO.	338	208	177	186	52.4	89.6	.0	0
AMERICAN LOYALTY INSURANCE CO.	7-	113	77	33	.0	29.5	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
AMERICAN MANUFACTURERS MUT. INS. CO.	1097	1039	353	133	32.2	12.8	.1	21
AMERICAN MODERN HOME INSURANCE CO.	1892	1941	967	1010	51.1	52.0	.1	0
AMERICAN MOTORISTS INSURANCE COMPANY	5365	4102	1689	3245	31.5	79.1	.2	37
AMERICAN MUTUAL INS. CO. OF BOSTON	504	507	213	311	42.2	61.5	.0	23
AMERICAN MUTUAL LIABILITY INSURANCE CO.	529	561	328	511	62.1	91.2	.0	8
AMERICAN NATIONAL FIRE INSURANCE CO.	4553	4554	2459	2854	54.0	62.7	.3	0
AMERICAN NATIONAL GENERAL INSURANCE CO.	63	63	20	31-	32.4	49.9-	.0	0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	1125	1127	662	565	58.8	50.2	.1	0
AMERICAN PREFERRED INSURANCE COMPANY	2554	2541	1698	1814	66.5	71.4	.1	0
AMERICAN PROTECTION INSURANCE CO.	391	424	205	103	52.5	24.2	.0	3-
AMERICAN ROAD INSURANCE COMPANY	3526	1555	1082	1129	30.7	72.6	.1	0
AMERICAN SECURITY INSURANCE CO.	406	316-	40	54	10.0	17.2	.0	0
AMERICAN STANDARD INS. CO. OF WISC.	8940	8682	5386	6293	60.2	72.5	.5	0
AMERICAN STATES INS. CO. OF TEXAS	366	386	185	254	50.6	65.8	.0	0
AMERICAN STATES INSURANCE COMPANY	11703	9683	5086	4961	43.5	51.2	.6	0
AMERICAN TITLE INSURANCE COMPANY	11	10	0	0	.0	.5-	.0	0
AMERICAN UNIVERSAL INSURANCE COMPANY	118-	5	476	513	.0	9,449.1	.0	0
AMEX ASSURANCE COMPANY	54	31	433-	173	796.2-	562.0	.0	0
AMICA MUTUAL INSURANCE COMPANY	180	190	38	16	20.9	8.4	.0	41
ARGONAUT INSURANCE COMPANY	1598	1842	1003	494	62.7	26.8	.1	0
ARGONAUT-MIDWEST INSURANCE COMPANY	869	990	555	473	63.9	47.8	.1	0
ARKWRIGHT MUTUAL INSURANCE COMPANY	3770	5638	793	1372	21.0	24.3	.3	99
ARMED FORCES INSURANCE EXCHANGE	758	636	250	228	32.9	35.8	.0	145
ASSOCIATED INDEMNITY CORP.	521	744	769	951-	147.5	127.9-	.0	117
ASSOCIATES INSURANCE COMPANY	600	452	257	280	42.9	62.0	.0	0
ASSURANCE COMPANY OF AMERICA	1949	1645	572	806	29.3	49.0	.1	1
ATHENA ASSURANCE COMPANY	1	0	0	0	.0	34.8	.0	0
ATLANTA INTERNATIONAL INSURANCE CO.	225	543	421	236	187.1	43.5	.0	0
ATLANTIC INSURANCE COMPANY	183	178	95	31	52.0	17.2	.0	0
ATLANTIC MUTUAL INSURANCE COMPANY	531	472	290	379	54.7	80.3	.0	27
ATLAS ASSURANCE CO. OF AMERICA	87	93	14	15-	16.1	16.3-	.0	0
ATLAS INSURANCE COMPANY	89	77	1	1	.7	.7	.0	0
AUTOMOBILE CLUB INTER-INS. EXCH.	2897	2750	1981	2226	68.4	80.9	.2	0
AUTOMOBILE INS. CO. OF HARTFORD, CONN.	1406	1412	1031	1158	73.4	82.0	.1	2
AVEMCO INSURANCE COMPANY	1163	1080	5	72-	.4	6.6-	.1	0
BALBOA INSURANCE COMPANY	644	879	586	463	91.1	52.7	.1	0
BANKERS & SHIPPERS INS. CO. OF NY	0	0	0	0	.0	.0	.0	0
BANKERS MULTIPLE LINE INSURANCE CO.	80	101	56	57	70.1	56.1	.0	0
BANKERS STANDARD INSURANCE COMPANY	287	259	128	120	44.7	46.2	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
BCS INSURANCE COMPANY	2	1	1	1	39.5	75.0	.0	0
BELLEFONTE UNDERWRITERS INSURANCE CO	1-	1-	1	5-	.0	.0	.0	0
BIRMINGHAM FIRE INSURANCE CO. OF PA.	145	175	102	68	69.9	38.8	.0	0
BITUMINOUS CASUALTY CORPORATION	2016	1944	391	992	19.4	51.0	.1	0
BITUMINOUS FIRE & MARINE INS. CO.	182	231	402	352	220.7	152.0	.0	27
BLUE RIDGE INSURANCE COMPANY	154	163	76	119	49.5	73.4	.0	0
BOSTON OLD COLONY INSURANCE CO.	43	40	1	8	1.5	19.8	.0	0
BREMEN FARMERS MUTUAL INSURANCE CO.	5868	5426	3498	3786	59.6	69.8	.3	0
BROTHERHOOD MUTUAL INSURANCE COMPANY	598	582	324	342	54.2	58.7	.0	0
CALIFORNIA COMPENSATION & FIRE COMPANY	8	16	14	9	171.3	57.8	.0	0
CALVERT INSURANCE COMPANY	40	31	15	25	38.2	79.8	.0	0
CAMDEN FIRE INSURANCE ASSOCIATION	9	16	3	4	35.7	23.7	.0	1
CANAL INSURANCE COMPANY	916	892	400	354	43.7	39.7	.1	0
CANNERS EXC SUBS AT WARNER INTER-INS	3	3	0	0	.0	15.6	.0	0
CAROLINA CASUALTY INSURANCE CO.	891	846	145	1099	16.3	129.9	.0	0
CASUALTY RECIPROCAL EXCHANGE	2573	2669	1368	1176	53.2	44.0	.2	72
CENTENNIAL INSURANCE COMPANY	1828	1919	1225	1385	67.0	72.2	.1	3
CENTRAL MUTUAL INSURANCE COMPANY	0	0	0	3	19.8	1,100.0	.0	0
CENTRAL NATIONAL INS. CO. OF OMAHA	1277	1403	826	822-	64.7	58.6-	.1	0
CENTRAL STATES INDEMNITY CO. OF OMAHA	361	361	641	642	177.5	177.7	.0	0
CENTURY INDEMNITY COMPANY	94	88	3	110-	3.5	125.0-	.0	0
CHARTER OAK FIRE INSURANCE COMPANY	8590	7348	2614	4264	30.4	58.0	.4	47
CHICAGO INSURANCE COMPANY	2334	2186	118	3927	5.0	179.7	.1	0
CHICAGO TITLE INSURANCE COMPANY	1502	1340	199	174	13.2	13.0	.1	0
CHRYSLER INSURANCE COMPANY	408	411	496	565	121.7	137.2	.0	0
CHURCH INSURANCE COMPANY	188	177	53	128	28.2	72.6	.0	0
CHURCH MUTUAL INSURANCE COMPANY	2669	2310	1561	1780	58.5	77.1	.1	2
CIGNA INSURANCE COMPANY	596	580	688	120	115.6	20.7	.0	0
CIM INSURANCE CORPORATION	1176	1037	739	759	62.8	73.2	.1	0
CIMARRON INSURANCE COMPANY, INC.	10541	10864	5909	4838	56.1	44.5	.6	153
CINCINNATI INSURANCE COMPANY	10	8	0	5-	.0	58.9-	.0	0
CITY INSURANCE COMPANY	2662	2471	621	111	23.3	4.5	.1	0
CLARENDON NATIONAL INSURANCE COMPANY	203	158	33	89	16.4	56.6	.0	0
COLONIAL INSURANCE CO. OF CALIFORNIA	1232	1172	522	869	42.3	74.2	.1	0
COLONIAL PENN FRANKLIN INSURANCE CO.	391	368	255	255	65.2	69.4	.0	0
COLONIAL PENN INSURANCE COMPANY	1314	1322	948	1245	72.1	94.1	.1	0
COLUMBIAN NATIONAL TITLE INSURANCE CO	2108	717	195	35	9.3	4.9	.0	0
COMCO INSURANCE COMPANY	19-	85	23	4-	.0	4.2-	.0	0
COMMERCE AND INDUSTRY INSURANCE COMPANY	177	191	187	37-	105.7	19.6-	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
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** ALL AMOUNTS IN THOUSANDS OF DOLLARS

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COMMERCIAL INS. CO. OF NEWARK, N.J.	98	99	171	113	174.9	114.1	.0	0
COMMERCIAL LOAN INSURANCE CORP.	22	30	19	115	82.7	389.1	.0	0
COMMERCIAL MORTGAGE INSURANCE, INC.	7	21	0	50-	.0	236.6-	.0	0
COMMERCIAL UNION INSURANCE COMPANY	5127	5612	3459	3187	67.5	56.8	.3	0
COMMONWEALTH LAND TITLE INSURANCE CO.	847	811	5	42	.6	5.1	.0	0
COMMONWEALTH MORTGAGE ASSURANCE CO OF MD	11	15	52	65	485.6	425.1	.0	0
COMMONWEALTH MORTGAGE ASSURANCE COMPANY	85	108	28	80	32.9	74.3	.0	0
CONNECTICUT INDEMNITY COMPANY	81	68	30	56	37.2	82.5	.0	0
CONSOLIDATED AMERICAN INSURANCE CO.	5	5	0	0	.0	6.9	.0	0
CONSOLIDATED FARMERS MUTUAL INS CO,INC.	3283	3244	2207	2138	67.2	65.9	.2	0
CONTINENTAL CASUALTY COMPANY	18431	16760	6626	14917	36.0	89.0	1.0	0
CONTINENTAL INSURANCE COMPANY	16293	15909	7492	8110	46.0	51.0	.9	0
CONTINENTAL WESTERN CASUALTY COMPANY	59	61	2	2	3.4	3.3	.0	0
CONTINENTAL WESTERN INSURANCE CO.	7549	7455	3402	3024	45.1	40.6	.4	62
CORNHUSKER CASUALTY COMPANY	193	182	15	62	7.7	34.0	.0	0
COUNTRY PREFERRED INSURANCE COMPANY	501	551	582	431	116.1	78.2	.0	0
CREDIT GENERAL INSURANCE COMPANY	242	81	18	26	7.3	32.5	.0	0
CUMIS INSURANCE SOCIETY, INC.	1686	1418	834	1429	49.5	100.8	.1	0
DAIRYLAND INSURANCE COMPANY	4801	4719	2085	2474	43.4	52.4	.3	0
DEPENDABLE INSURANCE COMPANY, INC.	63	52	220	324	352.7	628.1	.0	0
DRUGGISTS MUTUAL INSURANCE COMPANY	941	931	250	256	26.6	27.5	.1	188
ECONOMY FIRE & CASUALTY COMPANY	3764	3644	1996	2130	53.0	58.4	.2	0
ECONOMY PREFERRED INSURANCE COMPANY	3014	2627	1272	1571	42.2	59.8	.2	0
ELECTRIC INSURANCE COMPANY	5	5	3	3	63.7	66.3	.0	0
ELECTRIC MUTUAL LIABILITY INS. CO.	448	450	52	6	11.6	1.3	.0	382
EMCASCO INSURANCE COMPANY	2580	2650	1661	2459	64.4	92.8	.2	13
EMPIRE FIRE & MARINE INSURANCE CO.	654	661	508	433	77.7	65.5	.0	0
EMPLOYERS CASUALTY COMPANY	1403	1392	345	549	24.6	39.5	.1	0
EMPLOYERS FIRE INSURANCE COMPANY	2015	2091	1601	614	79.5	29.4	.1	51
EMPLOYERS INS. OF WAUSAU, A MUTUAL CO.	5247	5211	3957	3348	75.4	64.3	.3	152
EMPLOYERS MUTUAL CASUALTY COMPANY	12743	12792	5663	6161	44.4	48.2	.8	322
EMPLOYERS NATIONAL INSURANCE COMPANY	2413	2446	1357	1577	56.2	64.5	.1	50
EMPLOYERS REINSURANCE CORPORATION	1377	1301	653	1013	47.4	77.9	.1	0
EQUITY MUTUAL INSURANCE COMPANY	4100	4261	2535	2975	61.8	69.8	.3	0
FARM & CITY INSURANCE COMPANY	1251	1155	547	1080	43.7	93.5	.1	0
FARM BUREAU MUTUAL INSURANCE CO., INC.	96903	91182	67258	71469	69.4	78.4	1.4	320
FARMERS ALLIANCE MUTUAL INSURANCE CO.	26462	25910	13948	13367	52.7	51.6	1.5	0
FARMERS AND MERCHANTS INSURANCE COMPANY	594	677	438	273	73.7	40.4	.0	71
FARMERS CASUALTY COMPANY - MUTUAL	6043	6093	4183	3793	69.2	62.3	.4	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

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FARMERS HAIL INSURANCE COMPANY	52	52	6	6	11.4	11.4	.0	3
FARMERS INSURANCE COMPANY, INC.	68352	66642	41815	44333	61.2	66.5	3.9	0
FARMERS INSURANCE EXCHANGE	3519	3361	2081	1092	59.1	32.5	.2	0
FARMERS MUTUAL HAIL INS. CO. OF IOWA	7	6	16	16	235.4	269.9	.0	0
FARMERS MUTUAL INS CO OF BARTON COUNTY	1695	1695	927	1042	54.7	61.5	.1	0
FARMINGTON CASUALTY COMPANY	145	80	7	34	5.1	42.2	.0	0
FARMLAND MUTUAL INSURANCE COMPANY	9700	9478	5240	4654	54.0	49.1	.6	0
FEDERAL INSURANCE COMPANY	15147	13595	5617	5706	37.1	42.0	.8	0
FEDERATED MUTUAL INSURANCE COMPANY	18730	19983	11961	11458	63.2	57.3	1.2	469
FEDERATED RURAL ELECTRIC INS. CORP.	1844	1680	569	560	30.9	33.3	.1	11
FIDELITY & DEPOSIT COMPANY	0	0	0	0	.0	14.3-	.0	0
FIDELITY & GUARANTY INS. UNDERWRITERS	6032	5733	2283	2846	37.8	49.6	.3	201
FIDELITY & GUARANTY INSURANCE CO.	7842	8236	10409	8077	132.7	98.1	.5	553
FIDELITY AND CASUALTY CO OF NEW YORK	5398	4669	2378	3351	44.1	71.8	.3	0
FIDELITY AND DEPOSIT COMPANY OF MARYLAND	5594	5161	1984	1597	35.5	30.9	.3	0
FINANCIAL GUARANTY INSURANCE COMPANY	424	137	0	7-	.0	5.4-	.0	0
FINANCIAL SECURITY ASSURANCE OF IOWA INC	30	30	0	0	.0	.0	.0	0
FIRE & CASUALTY INS. CO. OF CONNECTICUT	2-	9	40	28	.0	333.0	.0	0
FIREMAN'S FUND INS. CO. OF WISCONSIN	8	16	171	41	2,157.9	249.4	.0	0
FIREMAN'S FUND INSURANCE COMPANY	4870	5134	2760	557	56.7	10.9	.3	14
FIREMEN'S INS. CO. OF NEWARK, N.J.	1544	1713	771	1331	50.0	77.7	.1	0
FIRST AMERICAN INSURANCE COMPANY	85	15	0	2	.2	13.1	.0	0
FIRST AMERICAN TITLE INS CO OF MID-AMERI	397	381	0	20	.0	5.2	.0	0
FIRST NATIONAL INS. CO. OF AMERICA	650	553	169	264	26.0	47.8	.0	0
FIRST OF GEORGIA INSURANCE COMPANY	0	0	3	1	.0	.0	.0	0
FLORISTS MUTUAL INSURANCE COMPANY	241	227	110	131	45.6	57.6	.0	17
FOREMOST INSURANCE COMPANY	2304	2135	1155	1299	50.1	60.8	.1	0
FORUM INSURANCE COMPANY	959	1316	1371	4286	143.0	325.8	.1	0
FREMONT INDEMNITY COMPANY	7	10	14	21	214.2	204.6	.0	0
GEICO GENERAL INSURANCE COMPANY	1	1	1	1	197.4	144.6	.0	0
GEICO INDEMNITY COMPANY	424	446	394	365	92.8	81.9	.0	0
GENERAL ACCIDENT INS. CO. OF AMERICA	2066	2089	1528	682	74.0	32.6	.1	0
GENERAL CASUALTY CO. OF WISCONSIN	8489	8117	2585	4684	30.4	57.7	.5	0
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	71	102	85	98	119.7	96.0	.0	0
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	836	408	0	102	.0	25.0	.0	0
GENERAL INSURANCE CO. OF AMERICA	982	749	187	228	19.1	30.5	.0	1
GENERAL REASSURANCE CORPORATION	45	41	0	17-	.0	42.2-	.0	0
GENERAL STAR NATIONAL INSURANCE CO.	52	123	20	57	38.4	46.2	.0	0
GLENS FALLS INSURANCE COMPANY	1786	1855	381	101	19.2	5.4	.1	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
GLOBE INDEMNITY COMPANY	990	863	159	320	16.0	37.1	.1	0
GOODVILLE MUTUAL CASUALTY COMPANY	810	812	202	185	24.9	22.7	.0	0
GOVERNMENT EMPLOYEES INS. CO.	1097	910	633	673	62.8	74.0	.1	0
GRAIN DEALERS MUTUAL INS. CO.	1228	1103	288	433	23.4	39.3	.1	61
GRANITE STATE INSURANCE COMPANY	2372	2812	2423	931	102.1	33.1	.2	10
GREAT AMERICAN INSURANCE COMPANY	2734	2522	1589	1525	58.1	60.5	.1	21
GREAT CENTRAL INSURANCE COMPANY	1053	680	204	270	19.4	39.7	.0	0
GREAT NORTHERN INSURANCE COMPANY	391	418	245	172	62.7	41.1	.0	0
GREAT PLAINS MUTUAL INS. CO., INC.	2377	2091	1481	1505	62.3	72.0	.1	0
GREAT WEST CASUALTY COMPANY	6922	6017	1800	3255	26.0	54.1	.4	8
GREATER NEW YORK MUTUAL INS. CO.	0	0	0	2-	.0	1,612.9-	.0	0
GUARANTY NATIONAL INSURANCE COMPANY	670	626	272	223	40.6	35.6	.0	0
GULF INSURANCE COMPANY	1457	1462	521	827	35.8	56.6	.1	0
HANOVER INSURANCE COMPANY	3560	3334	1410	1490	39.6	44.7	.2	0
HARBOR INSURANCE COMPANY	0	0	106	81	.0	.0	.0	0
HARCO NATIONAL INSURANCE COMPANY	339	223	85	59	25.2	26.2	.0	0
HARTFORD ACCIDENT & INDEMNITY CO.	26984	23908	9430	14340	34.9	60.0	1.4	0
HARTFORD CASUALTY INSURANCE CO.	2882	2829	1657	2564	57.5	90.6	.2	1
HARTFORD FIRE INSURANCE COMPANY	7987	8965	6184	5993	77.4	66.8	.5	65
HARTFORD INS. CO. OF THE MIDWEST	389	178	0	9	.1	4.9	.0	0
HARTFORD STEAM BOILER INSP. & INS. CO.	2421	2261	210	1639	8.7	72.5	.1	0
HAWKEYE SECURITY INSURANCE COMPANY	4831	4643	2396	2603	49.6	56.1	.3	0
HERITAGE INDEMNITY COMPANY	7	8	13	13	179.8	154.3	.0	0
HIGHLANDS INSURANCE COMPANY	352	416	162	145	46.0	34.9	.0	0
HOME INDEMNITY COMPANY	4881	6144	4787	1788	98.1	29.1	.4	0
HOME INSURANCE COMPANY	6228	6671	3394	542	54.5	8.1	.4	277
HOME INSURANCE COMPANY OF INDIANA	494	497	79	41-	16.0	8.2-	.0	0
HORACE MANN INSURANCE COMPANY	2685	2609	1909	1923	71.1	73.7	.2	0
HOUSTON GENERAL INSURANCE COMPANY	121	122	23	51	19.3	42.2	.0	0
IGF INSURANCE COMPANY	80	237	510	346	636.8	145.8	.0	0
ILLINOIS NATIONAL INSURANCE COMPANY	0	1	2	2	2,305.8	231.5	.0	0
IMPERIAL CASUALTY & INDEMNITY CO.	1893	1829	876	2587	46.3	141.4	.1	0
INDEMNITY INS. CO. OF NORTH AMERICA	15-	9	21	416-	.0	4,508.5-	.0	3
INDIANA LUMBERMENS MUTUAL INS. CO.	1046	1103	400	239	38.3	21.7	.1	2
INDUSTRIAL INDEMNITY COMPANY	1323	1440	1274	994	96.3	69.0	.1	3
INLAND INSURANCE COMPANY	7	8	0	0	.0	.8-	.0	0
INSURANCE CO. OF THE PRAIRIE STATES	1883	1883	1924	1924	102.2	102.2	.1	0
INSURANCE COMPANY OF EVANSTON	81	77	0	40	.0	52.1	.0	0
INSURANCE COMPANY OF ILLINOIS	1	0	0	0	.0	.0	.0	0
INSURANCE COMPANY OF NORTH AMERICA	26633	26387	11122	19414	41.8	73.6	1.5	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
INSURANCE COMPANY OF THE STATE OF PA	5231	5302	659	2157	12.6	40.7	.3	0
INSURANCE CORPORATION OF AMERICA	0	0	43	97	.0	.0	.0	0
INSURED TITLES, INC.	460	442	4	4	.9	.9	.0	0
INTEGON INDEMNITY CORPORATION	118	180	120	308	102.1	171.0	.0	0
INTERCONTINENTAL INSURANCE COMPANY	743	749	497	824	66.9	110.0	.0	0
INTERNATIONAL BUS. & MERCANT. REASSUR.CO	1703	1682	1703	1276	100.0	75.9	.1	43
INTERNATIONAL FIDELITY INSURANCE CO.	15	7	0	1	.0	9.9	.0	0
INTERNATIONAL INDEMNITY COMPANY	1059	1057	451	979	42.6	92.6	.1	0
INTERNATIONAL INSURANCE COMPANY	3174	3914	3159	3406	99.5	87.0	.2	39
INTERNATIONAL SERVICE INSURANCE CO.	1	16	50	12	3,705.6	79.3	.0	0
INTERSTATE INDEMNITY COMPANY	7	4	0	3	.0	66.6	.0	0
INVESTORS MORTGAGE INSURANCE COMPANY	214	279	284	359	133.0	128.5	.0	0
IOWA MUTUAL INSURANCE COMPANY	615	729	451	250	73.3	34.4	.0	3
ITT LYNDON PROPERTY INSURANCE COMPANY	82	90	11	13	14.0	14.1	.0	0
J.C. PENNEY CASUALTY INSURANCE CO.	1097	1164	895	814	81.6	69.9	.1	0
JEFFERSON INSURANCE CO. OF NEW YORK	480	498	146	36-	30.5	7.2-	.0	0
JEWELERS MUTUAL INSURANCE COMPANY	188	187	4	51	1.9	27.4	.0	0
JOHN DEERE INSURANCE COMPANY	4151	4043	3105	2950	74.8	73.0	.2	54
JOHN HANCOCK INDEMNITY COMPANY	45	12	0	0	.0	3.3	.0	0
JOHN HANCOCK PROPERTY & CASUALTY INS CO	479	96	16	49	3.2	51.1	.0	0
KANSAS BANKERS SURETY COMPANY	2790	2398	847	1099	30.3	45.8	.1	0
KANSAS CITY FIRE & MARINE INS. CO.	718	668	261	40	36.4	6.0	.0	25
KANSAS FIRE AND CASUALTY COMPANY	20971	20064	6912	11852	33.0	59.1	1.2	70
KANSAS MUTUAL INSURANCE COMPANY	4139	3881	2230	2186	53.9	56.3	.2	0
KFB INSURANCE COMPANY, INC.	7913	7057	4271	4270	54.0	60.5	.4	0
LANDMARK INSURANCE COMPANY	0	71	0	6	.0	8.9	.0	0
LAWYERS TITLE INSURANCE CORPORATION	1282	1224	78	117-	6.1	9.6-	.1	0
LEGION INSURANCE COMPANY	109	37	55	55	51.0	147.8	.0	0
LIBERTY INSURANCE CORPORATION	2089	1979	894	1712	44.1	86.5	.1	104
LIBERTY MUTUAL FIRE INSURANCE CO.	14811	14498	7632	12264	51.5	84.6	.9	651
LIBERTY MUTUAL INSURANCE COMPANY	9626	9566	4887	8447	50.8	88.3	.6	0
LIBERTY NATIONAL FIRE INSURANCE CO.	51	23	0	2	.0	9.5	.0	0
LINCOLN NATIONAL HEALTH & CAS INS CO	31	30	41	43	134.0	141.1	.0	0
LITITZ MUTUAL INSURANCE COMPANY	634	614	412	423	65.0	68.8	.0	0
LONDON ASSURANCE	291	218	4	9	1.5	4.1	.0	0
LUMBERMENS MUTUAL CASUALTY COMPANY	1524	1467	529	339	34.7	23.1	.1	1
LUMBERMENS UNDERWRITING ALLIANCE	1256	1058	308	797	24.5	75.4	.1	44
LUTHERAN BENEVOLENT INS. EXCHANGE	469	439	181	172	38.6	39.3	.0	0
MARYLAND CASUALTY COMPANY	7038	6659	2859	3371	40.6	50.6	.4	0
MARYSVILLE MUTUAL INSURANCE COMPANY	6206	6041	4315	4204	69.5	69.6	.4	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
MASSACHUSETTS BAY INSURANCE COMPANY	2747	2594	932	526	33.9	20.3	.2	13
MASSACHUSETTS CASUALTY INSURANCE CO.	27	18	14	13	50.8	70.4	.0	0
MCPHERSON HAIL INSURANCE COMPANY	1290	1290	379	379	29.4	29.4	.1	65
MEAD REINSURANCE CORPORATION	0	0	0	8	.0	.0	.0	0
MEDICAL DEFENSE INSURANCE COMPANY	2413	2170	531	2951	22.0	136.0	.1	0
MEDICAL PROTECTIVE COMPANY	5865	4955	2575	5563	43.9	112.3	.3	0
MERCHANTS MUTUAL BONDING COMPANY	49	51	1-	1-	1.7-	1.9-	.0	0
MERITPLAN INSURANCE COMPANY	0	1	0	1-	.0	170.1-	.0	0
METROPOLITAN CASUALTY INSURANCE COMPANY	65	62	19	24	29.8	38.6	.0	0
METROPOLITAN GENERAL INSURANCE COMPANY	3	3	3	16	110.3	586.3	.0	0
METROPOLITAN PROPERTY & LIABILITY INS CO	761	742	402	502	52.9	67.7	.0	0
MIC PROPERTY AND CASUALTY INSURANCE CORP	419	305	47	140	11.2	45.7	.0	0
MICHIGAN MILLERS MUTUAL INS. CO.	1815	1812	577	972	31.8	53.6	.1	19
MICHIGAN MUTUAL INSURANCE COMPANY	221	224	72	93	32.4	41.8	.0	7
MID-CENTURY INSURANCE COMPANY	23590	22317	14231	15185	60.3	68.0	1.3	0
MID-CONTINENT CASUALTY COMPANY	2411	2289	593	1139	24.6	49.8	.1	0
MIDWEST MUTUAL INSURANCE COMPANY	1015	1027	768	789	75.6	76.8	.1	0
MIDWESTERN INSURANCE COMPANY	177	197	187	158	105.9	80.0	.0	0
MILLERS GENERAL INSURANCE COMPANY	123	102	108	122	87.4	120.4	.0	0
MILLERS MUTUAL INS. ASSN. OF ILLINOIS	2146	2123	1595	1822	74.3	85.8	.1	20
MILLERS MUTUAL INSURANCE COMPANY	272	256	115	77	42.4	30.2	.0	5
MILLERS NATIONAL INSURANCE COMPANY	1	4	0	0	.0	.0	.0	0
MINNEHOMA INSURANCE COMPANY	201	122	78	68	38.8	55.2	.0	0
MINNESOTA MUTUAL FIRE & CASUALTY COMPANY	112	35	7	15	6.0	43.9	.0	0
MORTGAGE GUARANTY INSURANCE CORP.	3002	2316	19	1718	.6	74.2	.1	0
MOTOR CLUB OF AMERICA INSURANCE CO.	0	0	0	0	.0	.0	.0	0
MOTORS INSURANCE CORPORATION	967	1023	1239	1277	128.1	124.9	.1	0
MT. AIRY INSURANCE COMPANY	1	23	1	0	97.1	.1-	.0	0
MUNICIPAL BOND INVESTORS ASSURANCE CORP.	0	0	4-	4-	.0	.0	.0	0
MUTUAL PROTECTIVE INSURANCE COMPANY	1930	1680	551	686	28.5	40.8	.1	0
MUTUAL SERVICE CASUALTY INSURANCE CO	823	821	1149	1255	139.7	152.9	.0	0
NATIONAL AMERICAN INS. CO. OF CALIFORNIA	5-	31	34	61-	.0	195.6-	.0	0
NATIONAL ATTORNEY'S TITLE INSURANCE CO.	26	23	0	0	.0	.0	.0	0
NATIONAL CASUALTY COMPANY	1589	1554	1255	975	79.0	62.7	.1	0
NATIONAL CHIROPRACTIC MUTUAL INS CO	57	54	0	0	.0	.1	.0	0
NATIONAL EXCESS INSURANCE COMPANY	5	5	65	94	1,312.2	1,886.9	.0	0
NATIONAL FARMERS UNION PROP. & CAS. CO.	7398	7109	5410	6493	73.1	91.3	.4	0
NATIONAL FARMERS UNION STANDARD INS. CO.	179	170	160	220	89.1	129.4	.0	0
NATIONAL FIRE INS. CO. OF HARTFORD	975	925	449	407	46.1	44.0	.1	0
NATIONAL GENERAL INSURANCE COMPANY	466	528	227	167	48.9	31.6	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
NATIONAL INDEMNITY COMPANY	2564	2809	833	1314	32.5	46.8	.2	0
NATIONAL INSURANCE UNDERWRITERS	1100	944	24	27	2.2	2.8	.1	0
NATIONAL SURETY CORPORATION	4512	3613	607	1697	13.4	47.0	.2	17
NATIONAL UNION FIRE INS CO OF PITTS., PA	25395	23823	8057	15415	31.7	64.7	1.4	0
NATIONWIDE AGRIBUSINESS INSURANCE CO	602	326	103	199	17.1	61.2	.0	0
NATIONWIDE MUTUAL FIRE INSURANCE CO.	1663	1512	986	2161	59.3	142.9	.1	0
NATIONWIDE MUTUAL INSURANCE COMPANY	3813	3339	1791	4207	47.0	126.0	.2	0
NATIONWIDE PROPERTY & CASUALTY INS. CO.	142	101	41	81	28.6	80.1	.0	0
NEW ENGLAND INSURANCE COMPANY	5	7	0	0	.0	.0	.0	0
NEW HAMPSHIRE INSURANCE COMPANY	2156	1901	1867	1857	86.6	97.7	.1	0
NEW YORK UNDERWRITERS INS. CO.	3466	2582	1470	1837	42.4	71.1	.2	0
NEWARK INSURANCE COMPANY	241	280	170	216	65.2	77.3	.0	0
NIAGARA FIRE INSURANCE COMPANY	325	398	510	430	156.8	107.9	.0	45
NICHIDO FIRE & MARINE INSURANCE CO LTD	1-	0	0	0	.0	238.5-	.0	0
NORTH AMERICAN SPECIALTY INSURANCE CO.	6	2	0	0	.0	17.7	.0	0
NORTH RIVER INSURANCE COMPANY	2156	1915	4591	5470	212.9	285.7	.1	15
NORTH STAR REINSURANCE CORPORATION	323	300	1	616	.2	205.5	.0	0
NORTHBROOK INDEMNITY COMPANY	10-	11-	52	9-	.0	.0	.0	0
NORTHBROOK NATIONAL INSURANCE COMPANY	126	98	89	92	70.3	93.6	.0	0
NORTHBROOK PROPERTY & CASUALTY INS. CO.	684	483	53	16	7.8	3.4	.0	0
NORTHERN ASSURANCE COMPANY OF AMERICA	2313	2242	2342	846	101.3	37.8	.1	9
NORTHERN INSURANCE CO. OF NEW YORK	3356	3335	2421	1580	72.1	47.4	.2	107
NORTHLAND INSURANCE COMPANY	689	659	168	255	24.4	29.7	.1	0
NORTHWESTERN NATIONAL CASUALTY CO.	3183	3144	1660	560	52.1	17.8	.2	86
NORTHWESTERN NATIONAL INSURANCE CO.	2960	2692	2374	1301	80.2	48.3	.2	6
NORTHWESTERN PACIFIC INDEMNITY CO.	0	0	1-	1	.0	.0	.0	0
OCCIDENTAL FIRE & CASUALTY CO. OF N.C.	453	415	181	258	40.0	62.3	.0	0
OHIO CASUALTY INSURANCE COMPANY	3993	3905	1308	1757	32.8	45.0	.2	0
OHIO GENERAL INSURANCE COMPANY	73	25	0	0	.0	.0	.0	0
OHIO SECURITY INSURANCE COMPANY	83	87	30	38	36.1	43.9	.0	0
OLD REPUBLIC INSURANCE COMPANY	5901	5034	915	1204	15.5	23.9	.3	0
OMAHA INDEMNITY COMPANY	596	593	1372	1112	230.3	187.7	.0	0
OMAHA PROPERTY AND CASUALTY INS. CO.	138	63	7	39	5.3	61.8	.0	0
PACIFIC EMPLOYERS INSURANCE CO.	8871	6700	1755	2371	19.8	35.4	.4	119
PACIFIC INDEMNITY COMPANY	109	201	444	7-	407.5	3.3-	.0	52
PACIFIC MARINE INSURANCE COMPANY	10	5	11	13	108.3	276.2	.0	0
PATRONS MUTUAL INSURANCE ASSOC.	9768	9347	7515	7887	76.9	84.4	.5	0
PAXTON NATIONAL INSURANCE COMPANY	0	3	8	3	2,190.0	104.9	.0	0
PEERLESS INSURANCE COMPANY	48	40	1	3	1.6	7.8	.0	0
PENN. NATIONAL MUTUAL CASUALTY INS. CO.	3439	3488	1236	1459	36.0	41.8	.2	13

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
PENNSYLVANIA GENERAL INSURANCE CO.	1075	1017	948	768	88.2	75.5	.1	3
PETROLEUM CASUALTY COMPANY	16	16	11	11	71.7	71.7	.0	0
PHICO INSURANCE COMPANY	3703	3574	1128	3162	30.5	88.5	.2	11
PHOENIX INSURANCE COMPANY	2880	2598	1478	1694	51.3	65.2	.2	9
PHYSICIANS MUTUAL INSURANCE CO.	3507	3483	1920	1940	54.8	55.7	.2	0
PLAINS INSURANCE COMPANY	1464	1571	885	1019	60.5	64.9	.1	0
PLANET INSURANCE COMPANY	727	553	174	194	23.9	35.1	.0	0
PMI INSURANCE COMPANY	6	6	6	6	101.4	91.9	.0	0
PMI MORTGAGE INSURANCE COMPANY	412	351	23	43	5.7	12.3	.0	0
PREFERRED RISK MUTUAL INSURANCE CO.	1760	1755	769	515	43.7	29.3	.1	0
PRINCIPAL CASUALTY INSURANCE COMPANY	516	496	404	773	78.2	155.7	.0	0
PROFESSIONAL MUTUAL INSURANCE CO.	0	3	250	693	.0	4,160.0	.0	0
PROGRESSIVE CASUALTY INSURANCE CO.	2274	1354	231	754	10.2	55.7	.1	0
PROTECTION MUTUAL INSURANCE COMPANY	1699	2482	162	227	9.5	9.2	.1	0
PROTECTIVE INSURANCE COMPANY	5742	5786	2053	1639	35.8	28.3	.3	0
PROTECTIVE NAT'L INS. CO. OF OMAHA	12-	36	17	392	.0	1,082.5	.0	0
PROVIDENCE WASHINGTON INSURANCE CO.	216	181	29	73	13.5	40.1	.0	0
PROVIDERS INSURANCE COMPANY	1857	1538	474	718	25.5	46.7	.1	0
PRUDENTIAL GENERAL INSURANCE COMPANY	98	95	36	64	36.6	67.4	.0	0
PRUDENTIAL PROPERTY & CASUALTY INS. CO.	3462	3497	2147	1997	62.0	57.1	.2	0
PRUDENTIAL-LMI COMMERCIAL INSURANCE CO.	20-	52	69	34-	.0	66.7-	.0	0
PURITAN INSURANCE COMPANY	9	21	49	892-	547.4	4,298.7-	.0	0
RANGER INSURANCE COMPANY	7048	7128	5083	6319	72.1	88.6	.4	0
RECIPROCAL EXCHANGE SUBSC. AT	0	0	0	0	.0	.0	.0	0
REDLAND INSURANCE COMPANY	23	22	0	0	1.9	1.9	.0	0
REGENT INSURANCE COMPANY	2077	1953	1416	1327	68.2	67.9	.1	58
RELIANCE INSURANCE COMPANY	705	623	463	233	65.6	37.4	.0	0
REPUBLIC INSURANCE COMPANY	1536	1822	1281	1443	83.4	79.2	.1	0
REPUBLIC MORTGAGE INSURANCE COMPANY	39	26	0	9	.0	36.6	.0	0
REPUBLIC WESTERN INSURANCE COMPANY	67	67	23	58	33.6	86.4	.0	0
RLI INSURANCE COMPANY	569	1353	76	591	13.4	43.7	.1	0
ROCKWOOD INSURANCE COMPANY	586	787	725	596	123.6	75.8	.0	0
ROYAL INDEMNITY COMPANY	840	770	1278	834	152.1	108.4	.0	31
ROYAL INSURANCE COMPANY OF AMERICA	10929	7864	3993	6981	36.5	88.8	.5	0
SAFECO INSURANCE CO. OF AMERICA	8147	8091	3709	4571	45.5	56.5	.5	1
SAFECO TITLE INSURANCE COMPANY OF OREGON	418	388	100	3	23.8	.8	.0	0
SAFEGUARD INSURANCE COMPANY	419	424	250	155	59.7	36.7	.0	0
SAVERS PROPERTY & CASUALTY INSURANCE CO.	78	16	0	10	.0	60.0	.0	0
SEA INSURANCE COMPANY, LTD.	36	38	7	208	18.9	541.8	.0	0
SEABOARD SURETY COMPANY	674	602	41	101	6.1	16.9	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
SECURITY INSURANCE CO. OF HARTFORD	355	444	106	3-	29.8	.6-	.0	0
SECURITY NATIONAL INSURANCE CO.	7584	0249	4439	5647	58.5	68.4	.5	11
SELECT INSURANCE COMPANY	618	668	374	353	60.5	52.8	.0	0
SENECA INSURANCE COMPANY, INC.	180	346	11	17	6.3	5.0	.0	0
SENTRY INDEMNITY COMPANY	36	36	6	16-	15.6	44.3-	.0	0
SENTRY INSURANCE, A MUTUAL COMPANY	4053	4241	1525	2661	37.6	62.8	.2	75
SHELTER GENERAL INSURANCE COMPANY	1833	1828	1068	684	58.3	37.4	.1	0
SHELTER MUTUAL INSURANCE COMPANY	18187	18156	10747	11685	59.1	64.4	1.1	0
SOUTH CAROLINA INSURANCE COMPANY	1996	1042	704	503	35.3	48.3	.1	0
SOUTHERN INSURANCE COMPANY	632	1569	1459	1499	231.0	95.5	.1	0
ST. PAUL FIRE & MARINE INSURANCE CO.	36147	35809	11054	19796	30.6	55.3	2.1	0
ST. PAUL GUARDIAN INSURANCE CO.	1362	1564	635	702	46.6	44.9	.1	180
ST. PAUL INSURANCE CO. OF ILLINOIS	63	28	1	4	2.1	12.8	.0	0
ST. PAUL MERCURY INSURANCE COMPANY	5103	5477	4253	3864	83.3	70.6	.3	174
ST. PAUL PROPERTY & CASUALTY INS. CO.	34	12	1	4	1.7	33.7	.0	0
STANDARD FIRE INSURANCE COMPANY	4933	4713	4381	3825	88.8	81.2	.3	361
STANDARD GUARANTY INSURANCE CO.	194	311	177	174	91.1	55.8	.0	0
STATE AUTOMOBILE & CAS. UNDERWRITERS INC	1347	1985	1471	1016	109.2	51.2	.1	0
STATE FARM FIRE & CASUALTY COMPANY	61827	60493	36530	40336	59.1	66.7	3.5	0
STATE FARM GENERAL INSURANCE CO.	3686	3451	2481	2751	67.3	79.7	.2	0
STATE FARM MUTUAL AUTOMOBILE INS. CO.	133483	130176	82004	86908	61.4	66.8	7.6	0
STATE SURETY COMPANY	364	291	22	22	5.9	7.4	.0	0
STATESMAN INSURANCE COMPANY	2	53	62	15	2,571.5	27.4	.0	0
STEWART TITLE GUARANTY COMPANY	103	96	32	27	30.9	28.0	.0	0
STONEWALL INSURANCE COMPANY	9-	223	246	461-	.0	206.8-	.0	0
STRATFORD INSURANCE COMPANY	0	1	0	57	.0	5,748.0	.0	0
SUN INSURANCE OFFICE, LTD.	63	56	28	35	44.3	62.6	.0	0
SWEDISH AMERICAN MUTUAL INS. CO. INC.	909	988	934	886	102.7	89.7	.1	0
TICOR INDEMNITY COMPANY	2	3	0	1-	.0	44.1-	.0	0
TICOR TITLE INSURANCE COMPANY	1047	933	24	26	2.3	2.7	.1	0
TITLE INSURANCE COMPANY OF MINNESOTA	511	472	2-	12-	.5-	2.6-	.0	0
TMIC INSURANCE COMPANY, INC.	420	576	151	379	36.0	65.7	.0	0
TOKIO MARINE & FIRE INSURANCE CO LTD	301	246	13	67	4.5	27.3	.0	0
TOWN & COUNTRY FIRE & CASUALTY INS. CO.	1754	1720	768	771	43.8	44.8	.1	0
TRANS PACIFIC INSURANCE COMPANY	8	8	0	0	4.5	5.5	.0	1
TRANSAMERICA INSURANCE COMPANY	2400	2326	1601	1682	66.7	72.3	.1	11
TRANSAMERICA PREMIER INSURANCE COMPANY	682	523	573	716	84.0	136.8	.0	0
TRANSCONTINENTAL INSURANCE COMPANY	29	89	287	142-	976.6	159.4-	.0	22
TRANSPORT INSURANCE COMPANY	2111	1905	32	154	1.5	8.1	.1	0
TRANSPORTATION INSURANCE COMPANY	5249	6081	2414	2848	46.0	46.8	.4	120

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
TRAVEL AIR INSURANCE COMPANY - KANSAS	13958	13700	4340	4166	31.1	30.4	.8	0
TRAVELERS INDEMNITY CO. OF ILLINOIS	3405	1336	166	1013	4.9	75.8	.1	0
TRAVELERS INDEMNITY CO. OF R.I.	1263	1413	1016	836	80.5	59.2	.1	0
TRAVELERS INDEMNITY COMPANY	25098	24140	11313	17656	45.1	73.1	1.4	881
TRAVELERS INDEMNITY COMPANY OF AMERICA	608	734	1039	237-	170.9	32.2-	.0	31
TRAVELERS INSURANCE COMPANY	11601	11709	6869	10922	59.2	93.3	.7	0
TRI-STATE INSURANCE COMPANY	6681	6447	3309	3773	49.5	58.5	.4	274
TRINITY UNIVERSAL INS. CO. OF KANSAS	15400	14629	6746	6940	43.8	47.4	.9	0
TRINITY UNIVERSAL INSURANCE CO.	3231	3276	1439	1754	44.5	53.5	.2	0
TRUCK INSURANCE EXCHANGE	11283	10998	6585	7569	58.4	68.8	.6	8
TWIN CITY FIRE INSURANCE COMPANY	11778	8541	2676	7908	22.7	92.6	.5	235
U.S. FIDELITY & GUARANTY COMPANY	57755	55320	25708	30348	44.5	54.9	3.2	0
ULICO CASUALTY COMPANY	1	1	0	0	.0	45.3	.0	0
UNIGARD INSURANCE COMPANY	65	58	1	41	1.0	70.1	.0	0
UNIGARD SECURITY INSURANCE COMPANY	108	91	3	5	3.2	5.4	.0	0
UNION INSURANCE COMPANY	4411	4904	3446	3086	78.1	62.9	.3	0
UNION MUTUAL INS. CO. OF PROVIDENCE	1368	1415	872	834	63.7	58.9	.1	0
UNION STANDARD INSURANCE COMPANY	0	0	14	11	.0	.0	.0	0
UNITED EQUITABLE INSURANCE COMPANY	6	26	22	1	398.2	4.2	.0	0
UNITED FIRE & CASUALTY COMPANY	5358	4906	2784	2648	52.0	54.0	.3	5
UNITED GUARANTY RESIDENTIAL INS CO OF IA	464	565	831	1541	179.0	272.6	.0	0
UNITED GUARANTY RESIDENTIAL INS CO OF NC	63	77	75	1-	118.2	1.3-	.0	0
UNITED PACIFIC INSURANCE COMPANY	301	389	377	111	125.3	28.4	.0	5
UNITED SECURITY INSURANCE COMPANY	3084	2992	2303	2304	74.7	77.0	.2	8
UNITED SERVICES AUTOMOBILE ASSOC.	11438	11059	6790	7855	59.4	71.0	.6	1120
UNITED STATES FIRE INSURANCE CO.	12845	11107	4970	4333	38.7	39.0	.7	1
UNIVERSAL REINSURANCE CORPORATION	0	0	194	76-	.0	.0	.0	0
UNIVERSAL SURETY COMPANY	123	131	452-	461-	368.6-	352.9-	.0	0
UNIVERSAL TITLE INSURANCE COMPANY	287	255	0	0	.0	.0	.0	0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	6353	6388	2205	4037	34.7	63.2	.4	10
UPLAND MUTUAL INSURANCE, INC.	5187	5030	4256	4218	82.1	83.9	.3	0
USAA CASUALTY INSURANCE COMPANY	1329	1276	724	724	54.5	56.8	.1	0
UTICA MUTUAL INSURANCE COMPANY	689	567	167	481	24.3	84.7	.0	9
VALIANT INSURANCE COMPANY	535	680	300	265	56.2	38.9	.0	0
VALLEY FORGE INSURANCE COMPANY	3165	2998	1484	1390	46.9	46.4	.2	0
VANGUARD INSURANCE COMPANY	339	361	188	263-	55.5	72.8-	.0	0
VANLINER INSURANCE COMPANY	1	1	97	30-	4,068.8	4,318.9-	.0	0
VEREX ASSURANCE, INC.	2794	3093	4220	4830	151.1	156.1	.2	0
VIGILANT INSURANCE COMPANY	3918	3848	2183	2395	55.7	62.2	.2	23
VIRGINIA SURETY COMPANY, INC.	400	412	333	307	83.2	74.5	.0	0

TABLE 14
PREMIUMS AND LOSSES OF
FIRE & CASUALTY COMPANIES ADMITTED TO KANSAS

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	PRM WRIT TO LOSS PD	PRM ERN TO LOSS INC	ERN PRM TO STATEWIDE	DIVIDENDS PAID
WAUSAU UNDERWRITERS INSURANCE COMPANY	1828	1758	1142	593	62.5	33.7	.1	185
WEST AMERICAN INSURANCE COMPANY	7587	7405	4234	3430	55.8	46.3	.4	106
WEST GENERAL INSURANCE COMPANY	10514	10062	6785	7026	64.5	69.8	.6	0
WESTCHESTER FIRE INSURANCE COMPANY	1887	1875	389	579	20.6	30.9	.1	127
WESTERN CASUALTY & SURETY COMPANY	22762	24066	12331	16634	54.2	69.1	1.4	0
WESTERN EMPLOYERS INSURANCE COMPANY	218	342	114	563	52.5	164.4	.0	0
WESTERN FIRE INSURANCE COMPANY	8947	10453	6478	6138	72.4	58.7	.6	228
WESTERN INDEMNITY COMPANY, INC.	2601	3116	2389	2375	91.8	76.2	.2	0
WESTERN SURETY COMPANY	765	697	4	41	.6	5.9	.0	0
WESTFIELD INSURANCE COMPANY	15	6	0	0	.0	5.3	.0	0
WHEAT GROWERS MUTUAL HAIL INS. CO.	3179	3179	1146	1199	36.1	37.7	.2	158
WHEAT STATE MUTUAL INS. CO., INC.	0	0	0	0	.0	.0	.0	0
WISCONSIN MORTGAGE ASSURANCE CORP.	4333	5058	6757	7264	155.9	143.6	.3	0
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	28	30	48	35	174.9	117.7	.0	0
YASUDA FIRE & MARINE INS CO OF AMERICA	66	46	0	4-	.4	9.7-	.0	0
YOSEMITE INSURANCE COMPANY	55	60	20	4	37.4	6.8	.0	0
ZURICH AMERICAN INS. CO. OF ILLINOIS	4	4	220	90	5,779.6	2,358.9	.0	0
ZURICH INSURANCE COMPANY	3425	3027	966	1465	28.2	48.4	.2	0
TOTAL	1758286	1704229	925821	1104202	52.7	64.8	100.0	10590

TABLE 15
SUMMARY OF KANSAS BUSINESS OF
FIRE & CASUALTY COMPANIES,1986

** ALL AMOUNTS IN THOUSANDS OF DOLLARS

	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID
MUTUAL HAIL COMPANIES OF KANSAS	1342	384
MUTUAL FIRE COMPANIES OF KANSAS	1695	927
MUTUAL FIRE AND CASUALTY COMPANIES OF KANSAS	164282	108788
TOTAL KANSAS MUTUAL	167319	110100
MUTUAL COMPANIES OF OTHER STATES	349688	197376
TOTAL MUTUAL COMPANIES	517008	307476
KANSAS RECIPROCALS	758	249
RECIPROCALS	34537	19318
STOCK FIRE & CASUALTY COMPANIES OF KANSAS	193680	102570
STOCK FIRE & CASUALTY COMPANIES OF OTHER STATES	1008160	495178
STOCK FIRE & CASUALTY COMPANIES OF OTHER COUNTRIES	4115	1018
TOTAL STOCK FIRE & CASUALTY COMPANIES	1241252	618334
GRAND TOTAL FIRE & CASUALTY COMPANIES	1758261	925811